

# Arkansas

## Insurance Department

117th Annual Report – 1997



Mike Huckabee  
Governor

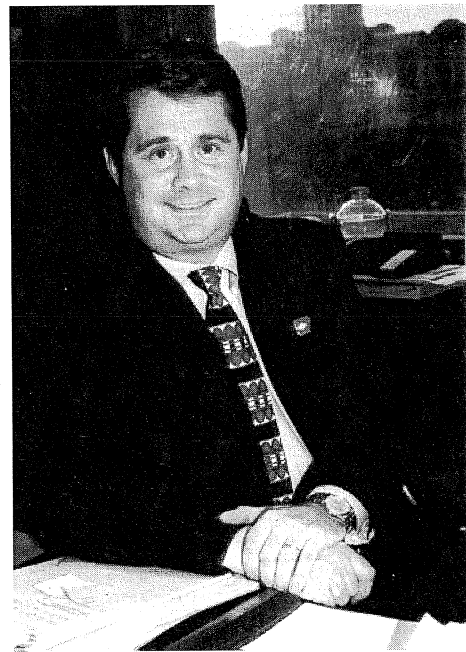
Mike Pickens  
Commissioner

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*Mike Huckabee*  
*Governor*

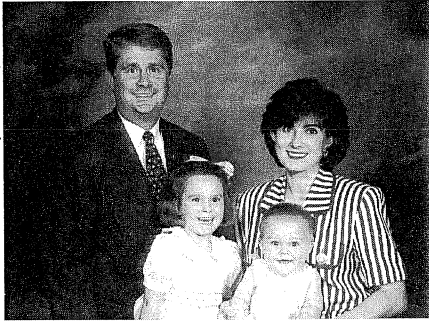


*Mike Pickens*  
*Insurance Commissioner*

*Mission Statement*

*To serve and protect the public interest by the equitable  
enforcement of the State's laws and regulations  
affecting the insurance industry.*





Commissioner Mike Pickens, Melissa,  
Mary Catherine and Rob

## A Message From The Commissioner:

Dear Arkansas Insurance Consumers, Agents and Insurer Representatives:

The statutory mission and responsibility of the Arkansas Insurance Department is consumer protection through insurer solvency and market conduct regulation. Put more simply, this Department's job is to protect insurance consumers by ensuring, as much as is humanly possible, that insurance companies conduct their business in such a way that they will be financially able to pay insured's claims; and to ensure that companies deal with consumers in a fair, honest manner and in compliance with the Arkansas

Insurance Code. All of us here at the Arkansas Insurance Department are insurance consumers, and we will protect insurance consumers as our top priority.

All of us buy insurance to protect ourselves, our families, and our businesses from any number of risks inherent in modern living. At the Arkansas Insurance Department, we recognize people depend upon the proper functioning of our insurance markets here in Arkansas as they seek to act in a financially responsible manner by purchasing insurance coverage. We here at the Department believe it is our duty to work to create an insurance regulatory atmosphere in the State of Arkansas which encourages competition and allows insurance consumers the opportunity to choose from a wide array of insurance products at affordable prices. We are committed to making the market work for insurance consumers in our great state.

We believe our constituencies, Arkansas insurance consumers, agents, and insurance companies, are our bosses; that government should be efficient and responsive to our bosses; and that the purpose of a regulatory agency is to facilitate good business practices and help keep people in business, not put them out of business. Toward that end, this Department has undergone a number of significant changes that allow us to be more responsive and service-oriented. We have undertaken and achieved a number of technological initiatives in the area of agents' licensing. For example, companies may now electronically appoint agents over the Internet through our SIRCON System, and insurers may make rate and form filings electronically via SERFF (System for Electronic Rate and Form Filing). Arkansas has been a leader in the area of insurance regulatory technology, and received the National Association of Insurance Commissioners ("NAIC") Technology of the Year Award in 1997. We also are committed to evaluating and implementing, where appropriate, any and all initiatives which will make this Department more efficient and responsive to our bosses.

Significantly, this Department's Finance Division recently attained full NAIC accreditation. We are now performing our principal responsibility -- monitoring insurer solvency -- in the most competent, professional manner in the history of the Department.

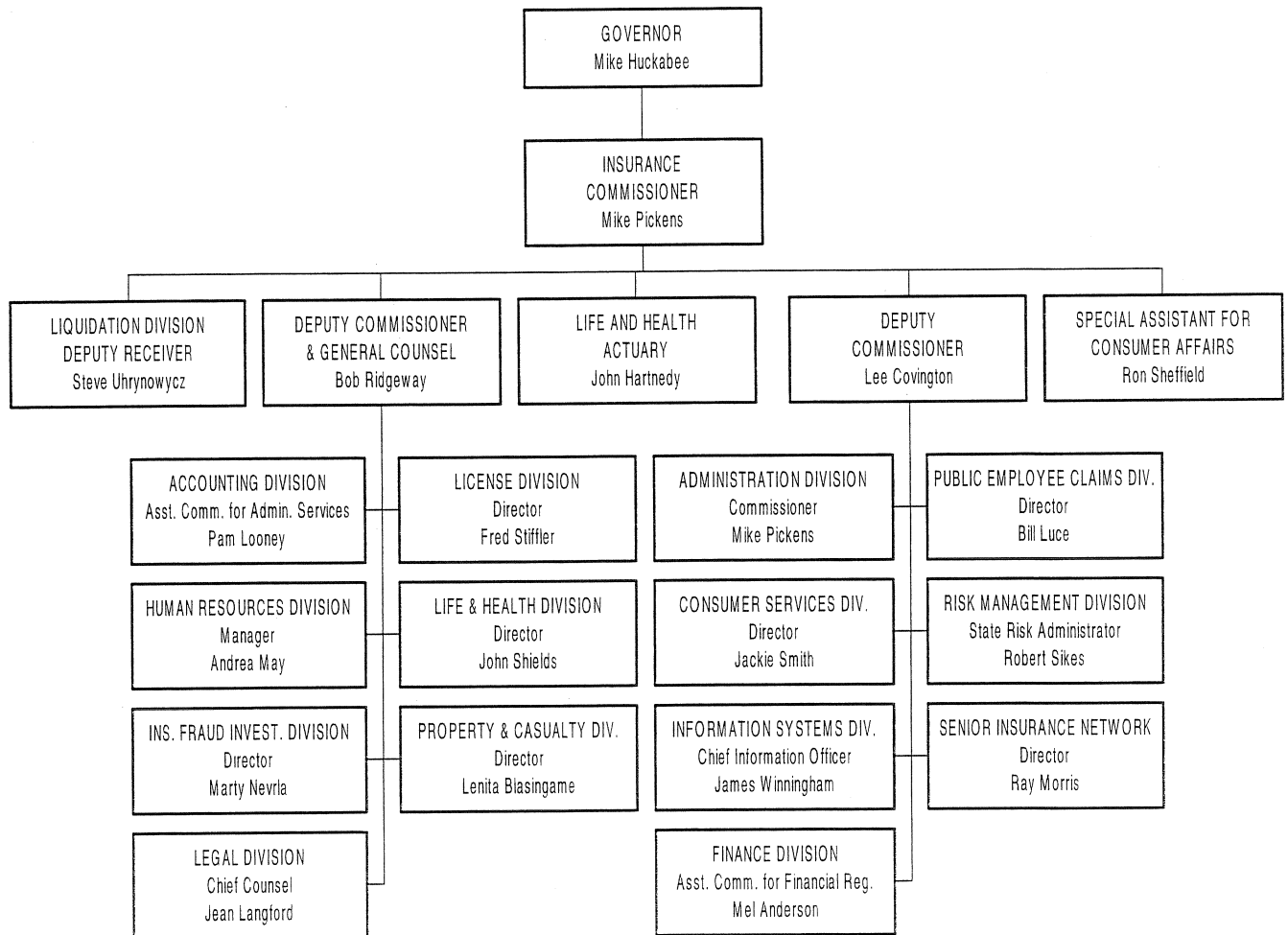
The insurance regulatory climate, and the insurance business and market in the state of Arkansas is, at this time, as good as it has ever been. Arkansas not only is a great place to do business, it is a great place to be an insurance consumer. All we insurance consumers at the Arkansas Insurance Department intend to work hard to see it stays that way. We will continue to work hard to create a regulatory environment that allows the private market to provide the greatest variety of quality, affordable insurance products to the greatest number of Arkansans. We look forward to working with you toward this very important goal.

As always, thank you very much for your time and consideration. If we may ever be of any assistance to you here at the Arkansas Insurance Department, please do not hesitate to give us a call. Best personal regards.

Very truly yours,

Mike Pickens

# Organizational Chart





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# History of Insurance Commissioners

## *Auditors of State*

### Ex-Officio Commissioners of Insurance

Stephen Wheeler.....	1873-1874	
W. R. Miller.....	1874-1877	
John Crawford.....	1877-1882	
A. W. Files.....	1883-1886 -	died in office and W. R. Miller was appointed to fulfill the unexpired time.
W. S. Dunlap.....	1887-1892	
C. B. Miles.....	1893-1896	
Clay Sloan.....	1897-1900	
T. C. Monroe.....	1901-1904	
A. E. Moore.....	1905-1908	
John R. Jobe.....	1909-1912	
John N. Oathout.....	1912-1913 -	elected auditor September, 1912, to succeed John R. Jobe. Died June 20, 1913. L.L. Coffman appointed June 23, 1913.
L. L. Coffman.....	1913-1914 -	resigned March 4, 1914, and M. F. Dickinson was appointed to fulfill unexpired term.
M.F. Dickinson.....	1915-1916	

## *Commissioners of Insurance*

Bruce T. Bullion.....	1917-1924
M. J. Harrison.....	1924-1925
W. E. Floyd.....	1925-1927
J. S. Maloney.....	1927-1929
W. E. Floyd.....	1929-1931
A. D. Dulaney.....	1931-1933
U. A. Gentry.....	1933-1937
M. J. Harrison.....	1937-1941
J. Herbert Graves.....	1941-1945
Jack McKenzie.....	1945-1949
J. Herbert Graves.....	1949-1953
Harvey G. Combs.....	1953-1967
John Norman Harkey.....	1967-1968
Allan W. Horne.....	1968-1970
A. Gene Sykes.....	1970-1972
Ark Monroe, III.....	1972-1976
W. H. L. Woodyard, III .....	1976-1982*
Linda N. Garner .....	1983-1985
Robert M. Eubanks .....	1985-1988
Ron Taylor .....	1988-1990
Lee Douglass .....	1990-1996*
Mike Pickens .....	1997-

\*President of National Association of Insurance Commissioners ("NAIC")





Lee Covington  
Deputy Commissioner

## Administration Division

Phone: (501) 371-2620

Commissioner	Mike Pickens
Deputy Commissioner	J. Lee Covington II
Life & Health Actuary	John Hartnedy
Special Asst. for Consumer Affairs	Ronald L. Sheffield
Public Information Officer	Margaret Isom
Management Project Analyst	Seleta Yearian
	Carolyn Hunt
Administrative Assistant	Sandra Currington

### Mission and Operations

The work of the Arkansas Insurance Department ("AID") impacts every business, family and household in the State of Arkansas. The AID's mission is consumer protection through insurer solvency and market conduct regulation. Also, the AID is one of the top revenue-producing/collecting agencies in state government, despite its relatively small size (anywhere from 135 to 150 employees). In addition, the Department is a dedicated funding agency and operates off of fees and assessments charged to the insurance industry. Consequently, the AID is a true "user pays" organization. Not only is the insurance industry in the State of Arkansas charged with paying the freight for the Department's regulatory activities, in effect, the industry also funds the Consumer Services Division of the Department, as well.

### New Commissioner, Mike Pickens, Promotes Efficiency and Responsiveness

On January 15, 1997, Governor Mike Huckabee appointed Mike Pickens as State Insurance Commissioner. Commissioner Pickens's foremost goals during

1997 were to make the AID more efficient and responsive to its bosses, the people of Arkansas; and to improve Department communication with consumers, insurance agents, insurance companies, health care providers, and all participants in the insurance industry.

### Organizational Changes

Commissioner Pickens made significant staffing changes to make the AID better organized and more effective. In the past, one (1) Deputy Commissioner supervised ten (10) divisions of the Department, while the General Counsel supervised four (4) divisions. Commissioner Pickens named General Counsel Bob Ridgeway as an additional Deputy Commissioner in charge of seven (7) divisions and Deputy Commissioner Lee Covington also oversees seven (7) divisions, which allows both Deputies to spend more time on the job.

The Commissioner and his staff are working to upgrade the AID's Finance Division, which is responsible for monitoring insurer solvency. Improving the nature and quality of services provided to Arkansans by the AID's Consumer Services, Finance and License Di-

visions remains the Commissioner and his staff's top priority.

### Technology Innovation - Technology of the Year Award

Service and communications have been upgraded by increasing the use of technology at the AID. Prior to March, 1997, the agency was using obsolete, 15 year old technology. Now, every Department employee has access to a personal computer and internal and external e-mail capabilities [insurance@mail.state.ar.us]. As a result of implementing a new agent licensing system, the Department won the 1997 National Association of Insurance Commissioners Technology of the Year Award. The Department has also outsourced its agents' licensing examination, and as a result, the test is now offered in four (4) different locations across the state and the time to schedule an examination date has been reduced from four (4) weeks to less than ten (10) days. The Department has purchased additional software and hardware to increase the efficiency and responsiveness of the Department. The Department also has its own web page at [www.state.ar.us/insurance](http://www.state.ar.us/insurance).

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### ***Agent and Consumer Town Hall Meetings and Task Forces***

The Commissioner and his staff have made a concerted effort to educate agents and the general public by travelling throughout the State for "Town Meetings" about insurance regulation and the Arkansas legislation passed to implement the Federal Health Insurance Portability and Accountability Act ("HIPPA"). The Commissioner appointed Commissioner's Advisory Task Forces comprised of consumer, agent and insurer and provider representatives to facilitate better communication, to help assist the Department in developing its legislative package for 1999, and to address laws and regulations which may be obsolete or unnecessary, with the ultimate goal of eliminating any such laws or regulations. The task forces are chaired by AID staff members who report directly to the Commissioner. In addition, the Department has convened temporary task forces to address specific issues that arose in 1997.

### ***Commissioner Board Memberships***

The Insurance Commissioner or his designated staff member serves as a member of the following Boards and Committees:

- Arkansas Automobile Plan
- Arkansas Insurance Department Workers' Compensation Appeals Board
- Arkansas Rural Risk Underwriting Association
- Arkansas State Employee/ Public School Personnel Insurance Board
- Arson Advisory Committee
- Governmental Bonding Board

- Governor's Earthquake Advisory Council
- Life and Disability Guaranty Fund Board
- Property and Casualty Guaranty Fund Board
- Spirit of 110 Council
- State Interagency Coordinating Council (ICC) on Early Intervention Services

### ***National Association of Insurance Commissioners Participation***

The Insurance Commissioner is active in the National Association of Insurance Commissioners ("NAIC") and he or his designated staff member serves on the following Committees, Subcommittees and Task Forces.

- (EX) Special Committee on Banks and Insurance
- (EX) Special Committee on Health Insurance
- (EX3) Market Conduct Examination Oversight Task Force
- (EX5) Insolvency Subcommittee
- Senior Issues Task Force
- (D) Workers' Compensation Task Force





Pam Looney  
Assistant Commissioner  
Administrative Services

## Accounting Division

Phone: (501) 371-2605

<i>Asst. Commissioner Administrative Services</i>	<i>Pam Looney</i>
<i>Insurance Examiner</i>	<i>Connie Hagemeier</i>
	<i>Betty Hester</i>
<i>Accountant</i>	<i>Angie Adkins</i>
	<i>Carsonne Brooks</i>
<i>Accounting Technician</i>	<i>Vanessa Dale</i>
	<i>Angela Davis</i>
<i>Executive Secretary</i>	<i>Vacant</i>
<i>Document Examiner</i>	<i>Kenneth Jackson</i>
	<i>Carla Kincannon</i>
	<i>Tracey Pige</i>

In January of each year, the division mails a premium tax package to 2,400 licensed insurers. The package contains all premium tax forms necessary for the filing of annual and quarterly tax payments. Annual statements along with the tax payments are due by March 1 of each year. Quarterly tax payments are due by May 15, August 14, and November 14 of each year.

The total taxes and fees collected in 1997 amounted to \$112,120,246.86 and were disbursed as follows:

- \$65,518,781.91 in premium taxes paid by all licensed insurers and deposited into the General Revenue Fund (AGA).
- \$9,214,940.51 collected from licensed property and casualty insurers for the Firemen's Pension Fund (SLM) and \$10,164,148.25 collected for the Police Officer's Pension Fund (SLP).
- \$4,379,777.14 for the Workers Compensation Commission Fund (TJW) and \$4,379,777.14 Workers Compensation Commission Death and Permanent Total Disability Fund (TDP). The tax is collected on written manual pre-

miums rates. These rates can range from 0% up to 3% depending on a formula determined by or approved by the Workers' Compensation Commission. The division deposits all three funds directly and the Workers' Compensation Commission has administrative authority.

- \$3,958,393.65 deposited into Constitutional and Fiscal Offices (HSC). Collection based on fees and for the operation of fund.
- \$4,983,478.43 for the Fire Protection Revolving Fund (ARH-01) collected from licensed property and casualty insurers on first party premiums. The purpose is to fund the rural fire departments in order to purchase equipment, construct buildings and educate firemen. The Department of Finance and Administration disburses the funds after this division makes the deposit.

All fees, taxes, and other funds payable to the Arkansas Insurance Department must be accounted for by this division. 89,700 checks and payments were posted in ledgers for audit verification before deposited into the State Treasury.

### Annual Statement Audits

The 2,400 annual statements are audited by the Accounting Division to verify premiums written and taxes and fees collected. If any discrepancies appear in the statement data compared to taxes paid, the company must provide clarification or correction.

### Budget and Expenditures

The division maintains oversight of all budgetary matters of the Insurance Department, preparing fiscal year budgets, biennium budgets, payment of all invoices, purchasing of all furniture, equipment, and necessary supplies. Total expenditures for the Department are as follows for the last three fiscal years.

FY 96	\$4,151,276.91
FY 97	\$5,260,914.05
FY 98	\$4,863,049.21



Jackie Smith  
Director

## Consumer Services Division

Phone: (501) 371-2640  
(800) 852-5494

Director	Jackie Smith
Insurance Investigator	Mamie Ruth Williams
	Jackie Sutterfield
	Larry Cagle
	Linda Bird
Secretary	Selina Koosau
	Gloria Fowler
	Janis Johnson
	Angie West
	Vacant

The Consumer Services Division continued in 1997 to provide important services to insurance consumers throughout Arkansas. This division is charged with the responsibility of assisting citizens who might be experiencing difficulty in resolving insurance problems. The division also attempts to educate consumers as to the nature of the product which they buy, the importance of those products and how to wisely shop for products.

### Consumer Complaints

The division received 2,981 written complaints, made up of 1,366 complaints regarding life and health insurance and 1,615 complaints regarding property and casualty insurance. The division assisted 410 walk-in clients during the year 1997. The division closed 2,844 complaint files and was **instrumental in recovering \$1,878,798 for consumers in the State of Arkansas**. In addition, the Division also received 27,075 telephone inquiries during the year 1997.

The assigned tasks of the insurance investigators require them to:

- Receive and review insurance

complaints in the form of written complaints, telephone calls, or personal visits;

- Contact the involved companies and consumers as to required information and action;
- Use their knowledge and expertise in reviewing files for trends of possible adverse actions by insurance companies and related entities; and
- Present information to the public in a clear and accurate manner, in both written and verbal communications.

### Dislocated Workers

The Commissioner, through the Consumer Services Division, serves on the Governor's Dislocated Worker Task Force. The division provides helpful information regarding all types of insurance to those workers who are losing jobs. In 1997, Consumer Services participated in fifty-four (54) workshops.

### Disaster Relief

The Commissioner also serves on the Governor's Disaster Relief Team. Consumer Services assists

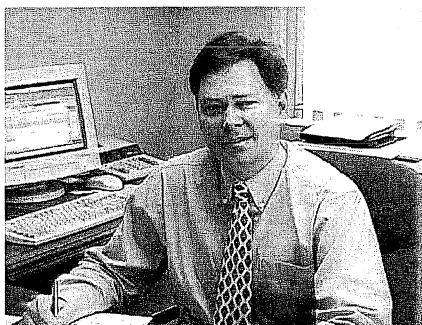
the victims of disaster by answering questions, contacting companies and providing helpful information on disaster claims. In 1997, we manned disaster centers for three (3) weeks after the March 3rd tornado which affected Arkansas citizens from Arkadelphia to Marmaduke.

### Information

As a service to consumers, the division has prepared and distributes various informational brochures. In addition, in 1998 the Department's web-page will provide the following.

- Cost Comparison Guides for Automobile and Homeowner's Coverage
- Health Insurance for All Arkansans [Guides on the federal and state Health Insurance Portability and Accountability Act ("HIPPA") and Arkansas' Comprehensive Health Insurance Pool ("CHIP")]
- How to Choose an HMO
- Managed Care HEIDIS Scores
- Automobile Insurance Guide
- Arkansas Agent and Insurance Company Information
- ARKids First





Mel Anderson  
Assistant Commissioner  
Financial Regulation

The Finance Division, charged with the primary role of the Department's core mission of protecting insurance consumers through effective financial solvency regulation, is primarily responsible for the Department's examination and periodic monitoring procedures applied to all Arkansas domestic insurance companies.

#### ***New Assistant Commissioner***

Mel Anderson, C.P.A., joined the Arkansas Insurance Department in February 1998, to serve as Assistant Commissioner for Financial Regulation. Mr. Anderson manages Finance Division staff who perform financial analysis and examinations, including the specific activities discussed below. Mr. Anderson had previously served as Chief Examiner and Deputy Commissioner of the Indiana Department of Insurance.

Mr. Anderson has enjoyed an outstanding reputation for finding the right balance between the primary responsibility of protecting consumers and promoting a positive business environment for companies. Commissioner Pickens is confident this type regulatory philosophy creates the very best opportunity for making a variety of affordable insurance products available to Arkansas.

## ***Finance Division***

*Phone: (501) 371-2665*

<i>Asst. Commissioner Financial Regulation . . .</i>	<i>Mel Anderson, C.P.A.</i>
<i>Chief Financial Examiner . . . . .</i>	<i>William Woodall, Jr., C.F.E.</i>
<i>Certified Financial Examiner . . . . .</i>	<i>Lynne Nelson, C.F.E.</i>
<i>Senior Insurance Examiner . . . . .</i>	<i>Roy Ridings, Jr., C.F.E.</i>
<i>Insurance Examiner . . . . .</i>	<i>Bill Scrimager, C.I.E.</i>
<i>Chief Financial Analyst . . . . .</i>	<i>Joe Sullivan</i>
<i>Financial Analyst . . . . .</i>	<i>Reba Evans</i>
<i>Securities Custodian . . . . .</i>	<i>Rick Toland</i>
<i>Admissions Coordinator . . . . .</i>	<i>Roger Edwards</i>
<i>Secretary . . . . .</i>	<i>Doris Johnson</i>
	<i>David Phillips</i>
	<i>Tim Jernigan</i>
	<i>Steven Kilgore</i>
	<i>Derrick Turner</i>
	<i>Malisa Landers</i>
	<i>Kimberly Lloyd</i>
	<i>Retha Davis</i>

#### ***Domestic Insurance Companies***

The following is a breakdown of domestic insurance companies domiciled in the State of Arkansas by type of business written as of December 31, 1997:

Life and Health Cos.	47
Property and Casualty Cos.	12
Farmers Mutual Aid Assoc.	14
Hosp. & Medical Service	1
Health Maint. Organiz. (HMO's)	6
Title Insurance Cos.	<u>2</u>
Total	82

#### ***Foreign Insurance Companies***

Life and Health Cos.	652
Property & Casualty Cos.	750
Health Maint. Organiz.(HMO's)	5
Fraternal Cos.	17
Title Cos.	<u>19</u>
Total	1,443

#### ***Examinations***

The Finance Division schedules and conducts financial and market conduct examinations of all Arkansas domestic insurance companies. Department examiners also participate in zone examinations of foreign insurance companies as deemed necessary by the Commissioner.

Financial and market conduct examinations continue to be conducted under a team system with an attorney, a certified financial examiner, an examiner-in-charge and a financial analyst assigned to each examination performed. This system allows for the team members to become more knowledgeable of the workings of the companies and provides for more efficient examinations. This division's staff of nine (9) examiners operates under the direction of William Woodall, Jr., C.F.E., Certified Financial Examiner/Chief Examiner.

During the year 1997, financial and/or market conduct examinations were completed or in process on the following companies:

American Dental Providers,  
American Pioneer Life Ins. Co.  
American Service Life Ins. Co.  
AR Blue Cross and Blue Shield  
Arkansas Title Ins. Co.  
Ashley Life Ins. Co.  
Brokers Natl. Life Assur. Co.  
Capitol Life & Accident Ins. Co.  
Citizens Fidelity Ins. Co.  
Colonia Underwriters Ins. Co.  
Cosmopolitan Life Ins. Co.  
Delta Dental Plan of Arkansas, Inc.  
Farm & Home Mutual Fire Ins. Co.  
Farm Bureau Mutual Ins. Co. of AR  
Farmers Fire Ins. Co.  
Farmers Home Mutual Fire Ins. Co.  
Farmers Mutual Aid Assoc. of AR  
Farmers Mutual Fire Ins. Co. of Carroll Cty.  
Farmers Mutual Ins. Co. of L.R.  
Farmers Mutual Ins. Co.  
Farmers Protective Ins. Co.  
Farmers Union Mutual Ins. Corp.  
FG Casualty Company  
Foundational National Life Ins. Co.  
Gibraltar National Ins. Co.  
Gregg Ins. Co.  
Healthsource Arkansas, Inc.  
HMO Partners, Inc.  
Home Mutual Fire Ins. Co.  
1st Pyramid Life Ins. Co. of AM  
Logan County Mutual  
Merrill Lynch Ins. Co.  
Mid American Century Life Ins. Co.  
Old Southwest Life Ins. Co.  
Ozark National Life Ins. Co.  
Signature Life Ins. Co.  
Smith Burial & Life Ins. Co.  
Southern Fidelity Life Ins. Co.  
Town & Country Mutual Ins. Co.  
Ulica Indemnity Co.  
Union Life Ins. Co.  
United Healthcare of AR, Inc.  
White River Valley Ins. Co.

### **Financial Analysis**

The Finance Division conducts quarterly reviews of financial statements and other financial information filed by Arkansas domestic in-

surance companies in order to monitor the financial position of domestic companies. The analysts, through multiple levels of review, analyze financial statements as well as assumption reinsurance agreements, mergers, acquisitions and many other affiliated transactions.

### **Admissions Reform Project**

This unit coordinates and carries out the review and consideration of insurance companies seeking the Commissioner's approval to conduct the business of insurance in the State of Arkansas. Since taking office, Commissioner Mike Pickens, through a major department-wide efficiency initiative, has made the Arkansas Insurance Department's admissions process one of the most timely and efficient in the nation. During 1997, the Department fully processed a backlog of over 120 admission applications, some dating back as far as 1987, and reduced the average application review period to less than ninety (90) days.

### **Securities**

The Securities Custodian handles the administration of securities deposits maintained in trust at various approved safekeeping institutions in Pulaski County, Arkansas, by insurers authorized to transact business in the State. These deposits are maintained for the benefit and protection of policyholders in the State of Arkansas in compliance with requirements of the Arkansas Insurance Code.

The breakdown of these accounts as of June 30, 1997, was as follows:

Domestic Co. Securities Deposits  
201 Deposits -- \$53,463,314

Foreign Co. Securities Deposits  
2,085 Deposits -- \$342,315,000

### **Prepaid Funerals**

The primary responsibility of this section of the division is to ensure that funeral home licensees are, and remain in, compliance with the provisions set forth in Act 852 of 1995 ("Act"). The responsibilities include the following: to review the licensees' active and matured prepaid funeral benefit contracts to ensure compliance with the Department's Rule & Regulation 63; review and analyze the filed annual reports for accuracy and authenticity; and respond to both consumers and contract purchaser's inquiries in regard to the prepaid funeral benefit contracts.

Permits: 174 funeral home establishments were issued prepaid funeral benefits permits on or before June 1, 1997. These permits were issued only after a review of their applications, accompanying net worth certifications, and outstanding and unfulfilled sales contracts.

Financial Examinations: During the calendar year 1997, twenty-six (26) financial examinations were completed in different geographical areas of the State. The scheduling and priority of these examinations were based on documents and reports filed with the Department.

Annual Reports: All annual reports were filed with this Department in a timely manner on or before the required deadline of March 15, 1997, with a few exceptions. These exceptions, absent of good cause shown for their delinquent filings, were assessed an administrative penalty. The reports were reviewed and analyzed for accuracy and authenticity. Annual reports indicated that the industry has generated \$281,997,000 in outstanding and unfulfilled contracts as of December 31, 1997.



Andrea May  
Director

## *Human Resources Division*

*Phone: (501) 371-2818*

<i>Director</i>	<i>Andrea May</i>
<i>Payroll Officer</i>	<i>Linda Bynum</i>
<i>Secretary</i>	<i>Annette Craig</i>
<i>Dept. Receptionist/Switchboard</i>	<i>Jane Amy</i>

The Human Resources Division was created in June, 1996 due to the growth of the Department to provide personnel services to Department employees and to assure compliance with state and federal laws and policies. The Department is committed to the concept and practice of equal employment opportunity without regard to race, color, national origin, sex, religion, age or disability. This commitment is supported by our positive practical efforts to implement a policy of nondiscrimination and Affirmative Action.

The Human Resources Division handles many aspects of employment, recruiting and serves the needs of Department employees with payroll, insurance and benefits. Also, processes monthly, quarterly and annual reports pertaining to human resources. During 1997, twenty-two (22) full time and five (5) extra help positions were filled. Correspondingly, the Department has experienced fifteen (15) separations which included twelve (12) voluntary terminations and three (3) transfers to other state agencies.



James Winningham  
Chief Information Officer

# Information Systems Division

Phone: (501) 371-2657

<i>Chief Information Officer</i>	<i>James Winningham</i>
<i>Director of Computer Operations</i>	<i>Don Howard</i>
<i>Applications/System Analyst</i>	<i>Britt P. Simmons</i>
<i>Programmer/Analyst</i>	<i>Melinda Green</i>
<i>Data Entry Specialist</i>	<i>Lanan Ray</i>

## Preparing for the 21st Century

Created as the Data Processing Division in June of 1986, the Information Systems Division has experienced considerable change in its first twelve (12) years. Initially the Division supported a single, large, centralized computer. Today it supports more than 150 distributed computers and their users, and is actively involved in deploying the technology that will equip the Department to support its mission in the 21st Century.

## Empowering Systems -- National Award

The Department entered 1997 in the process of moving from a character-oriented, centralized processing system to its new, graphics-oriented distributed client/server systems. These Pentium-based client computers executing under the Windows 95 operating system, with a server executing under NetWare, served as the groundwork for incorporation of the new technology of the National Association of Insurance Commissioners ("NAIC"), and for Arkansas' contribution to that technology.

The introduction of the Department's client/server Licensing application COSMOS was the next major step, and based on its implementation, the Department won the National Association of Insurance Commissioners 1997 Technology of the Year Award.

In the fall of 1998, the Department is scheduled to become the third state in the nation to implement the NAIC initiative called Producer Information Network or PIN, which will broaden the Department's Internet and electronic services.

In the area of insurance policy rate and form filings, the Department was one of the first nine states to implement a computer system called SERFF (State Electronic Rate and Form Filing system). This system makes it easier for companies to comply with state filing requirements, which reduces regulatory burdens and costs, and enhances the Department's internal operational efficiencies, allowing analysts to spend more time on real issues rather than pushing paper.

The Department was one of the first fifteen (15) states to implement the Producers Data Base (PDB). This system provides daily reporting of insurance company, agency, and agent licensing, appointment and disciplinary action information, if any, to the NAIC's PDB System, where the information can then be accessed by regulators and others. One of the major purposes of this system is to stem the rogue agent problem.

Because of his leadership in the area of regulatory reform through computerization and their initiatives, Commissioner Pickens was asked to serve with NAIC President

as Vice-Chairman of the Regulatory Re-engineering Committee. That committee leads the NAIC's State Regulation 2000 Project, which consists of eight (8) technology initiatives. The Arkansas Insurance Department has implemented or is scheduled to implement six (6) of the eight (8) initiatives.

Joining the cyberspace era, the Department now has its own website at [www.state.ar.us/insurancedept](http://www.state.ar.us/insurancedept). Consumers can file a complaint against an insurance company through the site, and the site is scheduled to have Homeowner and Automobile Cost Comparison guides, as well as information on Arkansas agents and company financial information.

In using these systems the Department takes advantage of national communications networks to expand the processing base and resource boundaries of Arkansas' insurance regulation far beyond the geographic boundaries of the state. These networks take advantage of both Internet and Intranet technology.

## Empowering People

Recognizing that the mere presence of technology is not sufficient to equip the Department with the full power of modern computerization, in 1997 the Commissioner began to revolutionize the way in which the Department thinks about and manages technology. The first

---

step was to advance beyond the old idea that technology is simply a computer managing data, supported by networks used for data transfer. The goal was to empower the staff with the awareness and full understanding that computers, with their network interfaces, have become portals through which information is shared and used by the people who shape the course and events of the insurance industry. The focus was shifted back from the computer where data resides to the people that use and supply the information of the industry.

The old position of Data Processing Manager was replaced with a Director of Computer Operations to support users in their day to day use of information technology. The new position of Chief Information Officer ("CIO") was created to update and integrate Department technology, and to fuse together the various divisions with the information supplied by that technology. The new CIO became responsible for all technology resources of the Department. The result was a new technological momentum, resulting in successes in these areas:

- Annual statement filings
- Accounting route slip computerization
- Daily producer data base reporting
- Technology contractor management
- Improvement of hardware and support for out-of-office processing
- Completion of a year 2000 preparedness review
- Information technology planning
- Technology budget projections for the year 2000 and beyond.

### ***Advancing Into the New Millennium***

The Information Systems Division looks forward to a number of advances in 1998. Among these will be completion of the phaseout of the original character-based system and completing its replacement with client/server technology, grounded on the use of general purpose database management systems (Oracle, Access, and SQL Server). The Department's infant web page will be expanded to include access to the most current departmental information concerning the insurance industry.

Arkansas will become a member of the NAIC's Producer Information Network ("PIN"), maximizing its communications with the insurance regulators of other states, enabling the most extensive use possible of the national Producer Data Base and increasing our Internet and electronic appointment services.

The Insurance Department will grow and refine its synergistic partnership with the Arkansas Department of Information Systems, to further strengthen its own support base, while minimizing the overall staffing and technology costs of the people of the state. Computerization of the Accounting Division will be completed, and substantial headway will be made into the computerization of other divisions of the Department.

The timeline of the Department's critical agent licensing process will be substantially reduced during 1998. Many other information technology advances are anticipated as well as the Arkansas Insurance Department advances toward the new millennium.



Marty Nevrla  
Director

# Insurance Fraud Investigation Division

Phone: (501) 371-2790

Fax: (501) 371-2799

Director . . . . .	Martin J. Nevrla
Attorney Supervisor . . . . .	Danny Broadrick
Sr. Staff Attorney . . . . .	Thomas J. Pendowski
Staff Attorney . . . . .	Cindy Robinson
Chief Investigator . . . . .	S. D. Roff
Investigator (WCFIU) . . . . .	William J. Bryan
Investigator (WCFIU) . . . . .	Ken L. Wilder
Investigator (WCFIU) . . . . .	Brian White
Investigator . . . . .	Gregory T. Shaddox
Investigator . . . . .	Patrick O'Kelley
Administrative Assistant . . . . .	Shirley Pegg
Legal Secretary . . . . .	Evelyn Brown
. . . . .	Jeannie Lacour

The Insurance Fraud Investigation Division was created by legislation in 1997 to investigate and prosecute all types of insurance fraud. The division includes the Workers' Compensation Fraud Investigation Unit (WCFIU) which began operations in October 1993.

## Statutory Mandate

The division carries out its statutory mandate by receiving referrals from various sources, including insurance companies, employers, agents, employees and interested citizens. It then conducts investigations to determine whether there have been criminal violations of the law. Investigations that result in a finding of criminal violation are referred to the appropriate local prosecuting attorney.

The division has the power to issue subpoenas, compel the production of documents and administer oaths, and its attorneys are authorized to be appointed special deputy prosecutors.

## Investigation and Conviction

From August 1997 to the end of 1997, the division's start-up period, the division processed 381 referrals, opened 42 investigations and referred 3 cases for prosecution. The WCFIU processed 169 referrals, opened 58 investigations and referred 33 cases for prosecution. The WCFIU successfully prosecuted the following 20 cases

(including cases referred for prosecution in previous calendar years), resulting in \$46,687.00 in fines and \$51,324.27 in restitution, as well as varying terms of incarceration and probation.

<u>Convicted</u>	<u>Fines/Court Costs</u>	<u>Restitution</u>
New Hi-Way Express	\$33,942.00	\$30,000.00
Ruby Dixon	600.00	1,932.00
Eric Webster	635.50	3,028.87
Debra Kenkel	409.00	171.00
Bobby Hunt		
John Hannibal		
Waldon Tinkle	679.25	
Harold Davis	679.25	364.14
Jack Bowen	1,179.25	
Alvyn Haley	600.00	
Billy Taylor	604.25	
Marjorie Taylor	279.25	
Hector Perez	650.00	2,305.96
Glen Combs	1,425.00	2,974.50
Deborah Combs	1,425.00	2,974.50
David Poole	1,000.00	1,900.00
Pam Barr (Ellis)	574.00	2,138.00
Donnie Davis	475.25	
<b><u>Nol Pros</u></b>		
Tina Blevins		360.00
C. B. Tarvid	595.00	3,175.30
<b><u>Totals</u></b>	<b><u>\$46,687.00</u></b>	<b><u>\$51,324.27</u></b>

In addition to its enforcement activities, the division publishes a semi-annual fraud newsletter and engages in extensive educational efforts in regard to insurance fraud.





Bob Ridgeway  
Deputy Commissioner &  
General Counsel

## Legal Division

Phone: (501) 371-2820

Fax: (501) 371-2629

<i>Deputy Commissioner &amp; General Counsel</i> . . . . .	<i>Robert D. Ridgeway</i>
<i>Chief Counsel</i> . . . . .	<i>Jean Langford</i>
<i>Associate Counsel</i> . . . . .	<i>Booth Rand</i>
. . . . .	<i>Rogers McNeil</i>
. . . . .	<i>Bob Roddey</i>
<i>Investigator</i> . . . . .	<i>Mary Coney</i>
<i>Administrative Assistant</i> . . . . .	<i>Terry Scott</i>
<i>Legal Secretary</i> . . . . .	<i>Dillie Hudson</i>
. . . . .	<i>Mary Ann Wornock</i>

The primary responsibility of the Legal Division attorneys is to serve as legal counsel for the Arkansas Insurance Commissioner and Department staff. This responsibility includes giving counsel and advice, conducting legal research as to issues pending before the Commissioner or his staff as to interpretation or application of state and federal statutes or regulations, and representing or defending the Commissioner or other staff members in lawsuits or other legal proceedings. The division is responsible for assisting the Commissioner in drafting legislation, rules and regulations, bulletins, directives, legal opinions, and administrative declaratory orders, as well as orders and notices of many other kinds. The division attorneys and investigator also investigate consumer complaints as to insurers, agents and other licensees or registrants, and represent the Department in administrative hearings and court appeals as to licensees' alleged Insurance Code or rule violations.

The Attorneys in the Legal Division assist the Commissioner and Department examiners with Adoption Orders for Financial Examination Reports on domestic insurers, HMO's, and farmers' mutual aid associations, and assists

the examiners in monitoring company compliance with Adoption Orders directing companies to solve noncompliance areas. For substantive violations, the attorneys schedule and complete examination hearings before the Commissioner for adjudicating monetary or other penalties for insurers, HMO's and others.

The Legal Division also assists the Commissioner with his Code duties as agent for service of legal process on foreign insurers, and other corporate documents on insurance companies, health maintenance organizations ("HMO's"), and other licensees. In this regard, the Legal Division assists the Commissioner in processing and maintaining records of corporate and holding company transactions of insurers, including insurer name changes, address changes, domestications and redomestications. Division attorneys represent the Insurance Department in administrative hearings pertaining to insurance company acquisitions and changes in control, mergers, assumption reinsurance agreements, and similar transactions.

Division services to the public include giving advice, counsel and information to consumers who call or write the Department for infor-

mation about insurance, insurance companies, and other licensees. Division staff also aid the Commissioner in providing information and assistance, or Department certificates, records and documentation to consumers, insurers, other licensees and their representatives, as well as various local, state and federal government agencies, including other state insurance departments.

Additionally, the Legal Division conducted **14** hearings; processed approximately **264** insurance company transactions; issued **18** bulletins, directives, rules and regulations; and collected over **\$173,613.00** in fees, costs, fines or administrative forfeitures, and related expenses.

### **SUMMARY AND ANALYSIS OF SIGNIFICANT ACTIVITY IN 1997**

#### **A. Cease and Desist Orders Issued To:**

Bynum, Barry  
Bynum, Jennifer B.  
Fallbrook Resource Management of AR, Inc.  
Fulmer, Doyle Wallace  
Investors Guaranty Group, Inc.  
ISI Surety Group, Inc.  
Wordlaw, Joshua

**B. Insurer and Other Licensees' Orders of Suspension, Continued Suspension, Revocation or Expiration of Certificates of Authority/ Licenses Issued To:**

Acceptance Casualty Insurance Co.  
(f/k/a Employers Casualty Co.)  
American Bonding Co.  
American Universal Insurance Co.  
Coastal States Life Insurance Co.  
Confederation Life Insurance Co.  
Consumers United Insurance Co.  
Coronet Insurance Co.  
Fidelity Mutual Life Insurance Co.  
First National Life Insurance Co.  
Home Insurance Co.  
Imperial Casualty and Indemnity Co.  
Lutheran Benevolent Ins. Exchange  
Members Mutual Insurance Co.  
National Dental Mutual Insurance Co.  
Protective National Insurance Co. of Omaha  
Thurston Fire and Casualty Insurance Co.  
United Southern Assurance Co.  
Universe Life Insurance Co.  
Wisconsin Mortgage Assurance Corp.

**C. Orders Issued on Code Exemptions, Corporate Transactions, Penalties and Other Matters As To:**

- Acquisition or change in control of **Arkansas Title Insurance Co.**, an Arkansas corporation, by Stewart Information Services Corp., a Delaware holding company.
- Acquisition or change in control of **Colonia Underwriters Insurance Co.**, an Arkansas insurer, by AXA Finaxa, et. al,

constituting the AXA Group, an international group of finance companies, via acquisition or change in control of Compagnie UAP, the indirect parent of Colonia Underwriters Insurance Co.

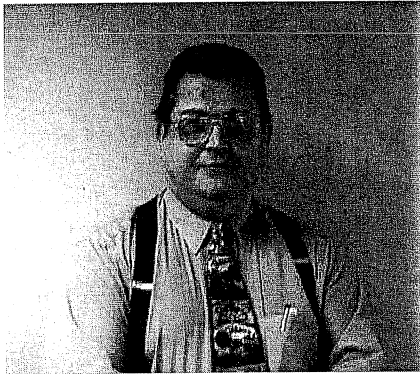
- Quota share bulk reinsurance agreement by and between **Colonia Underwriters Insurance Co.**, an Arkansas insurer, and Generali-U.S. Branch, an alien Italian insurer with New York port of entry, and its managing general agency, Graward General Companies, Inc.
- Acquisition or change in control of **Healthsource Arkansas, Inc.**, of Little Rock, Arkansas, by Cigna Health Corporation, via its acquisition of the parent company, HealthSource, Inc.
- Consent Order in the matter of Arkansas activity of **Merchants Bonding Company (Mutual)**, an Iowa insurance company licensed in Arkansas.
- Final Order as to **Nashville Trucking Co., Inc.**, of Nashville, Arkansas, in its rating and classification appeal from the Arkansas Automobile Insurance Plan.
- Acquisition and change in control of **Providential Life Insurance Co.**, an Arkansas insurer, by Consec, Inc., an Indiana corporation, from Leucadia National Corporation, a New York corporation.

**D. Agent, Broker or Agency Penalty Orders Issued To:**

Advanced Administrative Services, Inc. - Third Party Administrator Registration Revoked\*  
Babb, Don - License Denial  
Bell, Carol Ray - License

Revoked\*  
Bowen, Jack Randolph - License Surrendered\*  
Brusnahan, Thomas E. - License Surrendered\*  
Charvat, Sandra Kay - License Reinstated  
Cline, David Harvey - Cease and Desist Order  
Davis, Debora Lee - Probation (Hot Check)  
Dilbeck, David Lynn - License Revoked (Felony)  
Dorman, Lonnie Ray - License Revoked (Felony)  
Eaton, Vernon Bruce - License Surrendered\*  
Evans, Roger Dale - License Revoked\*  
Foley, Dennis Ray - License Revoked (Felony)  
Foley, Mark A. - License Revoked (Felony)  
Fulmer, Doyle Wallace - License Revoked\*  
Miano, Salvatore Frances - Denial of License  
Naples, Charles Salvatore - License Revoked\*  
Palmer, Raymond Eugene - License Revoked\*  
Reginelli, Perry James - License Suspended\*  
Ridgway, Dianna Glenda - License Revoked\*  
Singer, Lewis David - License Surrendered\*  
Walters, David Richard - License Revoked (Felony)  
Waren, Carl D. - License Reinstated  
Washington, Eddie Mae - License Suspended\*  
Weaver, Rocky Gene - License Revoked\*

\* Misconduct



Fred Stiffler, Jr.  
Director

The Agent's License Division is responsible for the licensing of resident and nonresident individuals/firms as agents, consultants, agencies and/or adjusters who are working in the State of Arkansas. In addition, the division is responsible for the appointing of these individuals/firms with the insurance companies who are approved to do business in Arkansas. The division is also charged with keeping records on all individuals/firms who are presently licensed and on all individuals/firms who have been licensed with the Department. There are approximately 28,000 active agents, adjusters, and/or consultants. In addition, there are approximately 2,500 active agencies licensed with the Department.

#### ***New Computer System***

In order to provide better record keeping and faster processing, the License Division converted to a new computer system in October, 1997. Based on implementation of the new system, the Department won the National Association of Insurance Commissioners's 1997 Technology of the Year Award. The new licensing system, called Cosmos, will allow for better record keeping and response time, and Arkansas is now the only state in the country to provide Internet processing of appointments on a same day basis. The new system should allow for an enormous time savings in processing of appointments.

The License Division is making a concerted effort to make licensing an

## ***License Division***

*Phone: (501) 371-2750*

<i>Director</i>	<i>Fred Stiffler, Jr.</i>
<i>Investigator/Exam Supervisor</i>	<i>Joan May</i>
<i>Administrative Assistant</i>	<i>Kathy Stimpson</i>
<i>Document Examiner</i>	<i>Michelle Fahey</i>
	<i>Joella Gay</i>
	<i>Sherrell Givens</i>
	<i>Barbara Gordon</i>
	<i>Nancy Graham</i>
	<i>Lisa Hunt</i>
	<i>Judith Jones</i>
	<i>Shannon Kress</i>
	<i>Joan May</i>
	<i>Karen Moffet</i>
	<i>Farra Ratliff</i>
	<i>Sandra Seymour</i>
	<i>Rickey Short</i>

easier procedure for the prospective agent and for the appointing companies. The division will be making additional changes in 1998 to continue the computerization and Internet capabilities for licensing.

#### ***New Testing System***

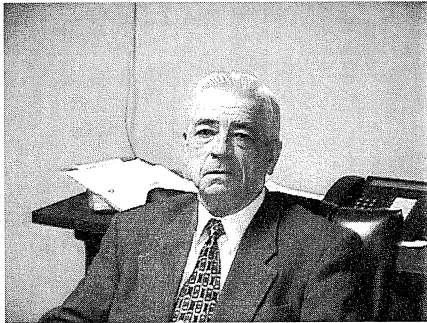
During 1997, the division administered 5,035 agent and adjuster examinations. The responsibility for the examinations was outsourced to a vendor in January, 1998. This examination outsourcing will provide a faster response time for individuals to be licensed in the State of Arkansas. Individuals who want to take a licensing exam can have the application reviewed, take the exam and be licensed within a week by using this new system. The testing company will have four exam sites for better processing, and individuals should not have to travel more than two (2) hours from home to sit for a licensing exam. The exam sites are located in El Dorado, Fayetteville, Little Rock and Memphis. Starting in March of 1998, the vendor will be able to issue a picture license to the individual who passes the exam before the licensee leaves the testing site. The License Division will still be

responsible for regulation of these new licensees.

#### ***Appointments, Continuing Education and Renewals***

In addition to agent/adjuster exams, the division processed the following requests:

- 20,791 resident agent appointments;
- 8,106 nonresident agent appointments;
- 2,005 nonresident agency appointments;
- 6,161 appointment cancellations;
- Licensed 405 new agencies;
- Added/deleted 2,708 agents from agencies;
- 6,691 certification letters;
- 6,580 continuing education certifications;
- 5,004 continuing education provider courses;
- 1,683 adjuster, broker and TPA licenses/renewals
- 3,554 walk-in requests;
- 53,040 telephone inquiries;
- Filled 2,005 requests for forms; and
- Processed administrative and regulatory fees on all active agents, brokers, agencies, consultants and brokers.



John Shields  
Director

## Life & Health Division

Phone: (501) 371-2800

Director . . . . .	John H. Shields
Certified Rate & Form Analyst . . . . .	Claudia Meeks
Rate & Form Analyst . . . . .	Marie Bennett
. . . . .	Rosalind Minor
. . . . .	J. Harris Shearer
Secretary . . . . .	Polly Reinold

The general regulation of life and health insurance transacted in the State of Arkansas is the responsibility of the Life & Health Division.

### Policy Form and Rate Filings

Primary function of the division is reviewing forms, rates and advertising for approval or disapproval. Contracts must meet statutory requirements as to format, content and readability. Also, premiums of individual health policies must be filed for approval. Claims on health policies must have an acceptable relationship to the premiums charged.

Contracts reviewed include life and annuity, variable, guaranteed interest policies, equity indexed annuities, funeral insurance, credit life and disability, individual and group health, disability income, long term care, medicare supplements, supplemental benefits and contracts of health maintenance organizations.

In 1997 this division reviewed the following:

Life Forms	5,467
Health Forms	3,950
Medicare, Cancer, LTC	2,062
Advertising Forms	1,993
Rate Filings	612
Fees Collected	\$338,591

### Permits

In addition, the division regulates the issuing of permits for charitable annuity foundations, life and continuing care facilities. Thirteen (13) annuity permits were issued to charitable foundations in 1997. No new life or continuing care registrations were filed.

### New Health Insurance Law

The Federal Health Insurance Portability and Accountability Act ("HIPAA") and other changes to health insurance under the Balanced Budget Act have necessitated numerous changes in insurance policies and Department procedures. These Acts broadened benefits and made this type coverage available to a larger segment of the population. The key components of HIPAA are guaranteed issue, guaranteed renewability, and portability of health insurance. Portability addresses the historic problem of "job lock," and therefore enables employees to change jobs more easily.

### Internet Filings

In cooperation with the Property & Casualty Division, the Life & Health Division began implementation, testing of, and training for the System for Electronic Rate and Form Filing ("SERFF"), a project

designed to provide improved efficiency -- through technology -- to the rate and form filing process. State reviewers will electronically file, thereby reducing the time and cost involved in making regulatory filings. State reviewers will use SERFF to facilitate the management, analysis and storage of the filings. "Live" filings are scheduled to begin early in 1998.

### Policy Issues

The division also works with the public, attorneys, actuaries, consumer organizations, research institutions and company representatives on various issues arising under the division's responsibilities.



Lenita Blasingame  
Director

## Property & Casualty Division

Phone: (501) 371-2800

Director	Lenita Blasingame
Senior Rate and Form Analyst	Alexa B. Grissom
	Becky Harrington
	Dianne B. Rail
	Edith Marie Roberts
	Royce Wigley
	Carol King Stiffler
Secretary	Nancy J. Horton
	Tamara Brannum
Receptionist	Betty Montesi

The Property & Casualty Division of the Insurance Department is responsible for monitoring and regulating the rate and form filing activities of property, casualty, surety and marine insurers transacting business in the State of Arkansas.

### Policy Form and Rate Filings

Prior to use by insurers, insurance policies are reviewed by the division staff for compliance with Arkansas law. The rates to be charged by these insurers are also filed with the Department for review. Arkansas is a competitive rating state with statutory guidelines that rates cannot be excessive, inadequate or unfairly discriminatory. Rate change requests must be filed with the Department at least twenty (20) days prior to the requested effective date. If the requested rate change is determined to be neither excessive, inadequate or unfairly discriminatory, it is "filed" by the Department and the insurer may begin to use the rate twenty (20) days after the "filed" date. Much staff time is spent in reviewing these filings and communicating with the insurer concerning problems or questions associated with the filing. In 1997 this Division reviewed the following:

Form Filings	22,695
Rate Filings	4,434
Telephone Inquiries	9,709

### Internet Filings

In cooperation with the Life & Health Division, the Property & Casualty Division began implementation, testing of, and training for the System for Electronic Rate and Form Filing ("SERFF"), a project designed to provide improved efficiency -- through technology -- to the rate and form filing process. State reviewers will electronically file, thereby reducing the time and cost involved in making regulatory filings. State reviewers will use SERFF to facilitate the management, analysis and storage of the filings. "Live" filings are scheduled to begin early in 1998.

### Consumer Complaints

The staff of this Division also works closely with the Consumer Services Division in addressing consumer complaints involving coverage issues or rating questions. The Property & Casualty Division handles all workers' compensation complaints.

### High Risk Insurance Pools

This division also manages the residual market or assigned risk plans. There are assigned risk plans for both workers' compensation and automobile insurance. In addition, there is a rural Risk Underwriting Association which provides fire in-

surance coverage for structures located in rural areas when coverage is not available in the voluntary market. Since 1994, the workers' compensation assigned risk plan has been significantly depopulated:

1993	\$127,000,000
1994	91,000,000
1995	60,000,000
1996	32,000,000
1997	23,000,000

### Surplus Lines Coverage & Taxes

When licensed insurers are unwilling or unable to provide needed coverage, consumers can secure coverage with an approved surplus line insurer through a licensed surplus line broker. Individuals/corporations may also procure their insurance coverage directly from a non-admitted insurer. This coverage, referred to as "self-procured," generated \$323,700 in tax for 1997.

### Workers' Compensation Rates

Unlike other property and casualty rates, workers' compensation rates must be "approved" prior to use. 1997 was the fifth (5th) consecutive year in which there was no increase in workers' compensation rates and the third (3rd) year in which rates decreased. Much of this decrease in cost can be attributed to the sweeping changes incorporated in Act 796 of 1993.

# Public Employee Claims Division

Phone: (501) 371-2700



Bill Luce  
Director

Under the provisions of Act 809 of 1979, as amended by Act 929 of 1981, the Public Employee Claims Division is the agency responsible for the investigation, determination, payment, management, and administration of the approximately 2,828 workers' compensation claims filed each year by state employees.

Where not otherwise excluded by reason of a privately written policy for workers' compensation liability, the State of Arkansas provides workers' compensation benefits protection to the employees of state agencies, colleges and universities, v-tech schools, and boards and commissions. Workers' compensation coverage is also provided for the emergency services volunteer workers who are accidentally injured while performing services under the call and supervision of the State of Arkansas or the chief executive officers of the political subdivisions thereof.

## Operations

On December 31, 1997, Public Employee Claims Division had 1,435 open and active claims in which lost time was involved. We average approximately 200 active medical only claims per month. The following depicts the last three calendar years annual experience in claims received and expenditures:

### Claims Received

C/Y 1995	C/Y 1996	C/Y 1997
3,026	2,948	2,828

A reserve value of \$13,000,000.00 was placed on these claims representing a 34% decrease from the previous year.

Director	Bill Luce
Assistant Director	Alan McClain
Management Project Analyst	Margie Duncan
Attorney	Dick Smith
	Nathan Culp
Claims Manager	Linda Amaden
	Linda Corpier
	Muriel Hicks
	Otis Palmer
	Doris Taylor
	Harriette Upshaw
Assistant Claims Manager	Marlys Bost
Insurance Representative	Patti Capps
Accounting Technician	Connie Phillips
	Sandra Schwall
	Carla Kincannon
Legal Secretary	Ruth Burns
Secretary	Frankie Goodson
	Linda Moore
	Rhonda Murphy
	Tiphonie Nelson
	Rene Rocco
Document Examiner	Mary Stucky
	Anthony Woodley

There has been a significant decrease in the amount of money disbursed for workers' compensation benefits. The following is calendar year figures of expenditures:

### Expenditures by Calendar Year

	C/Y 1995	C/Y 1996	C/Y 1997
State	\$ 9,175,234	\$ 7,729,449	\$7,400,239
School	3,287,030	2,057,864	1,012,050
County	142,603	130,389	84,197
City	197,124	188,123	97,871
<b>TOTAL</b>	<b>\$12,801,991</b>	<b>\$10,105,825</b>	<b>\$8,594,359</b>

These figures depict a 4% drop in expenditures on state claims from 1996. We attribute this reduction to the continuation of the Medical Cost Containment Program that we initiated, which included a more aggressive claim management policy, utilization review, hospitalization precertification, peer review, and bill review. Having case loads reduced due to no longer managing new school claims was also a big factor.

Act 796 of 1993 was a major initiative to improve the workers' compensation laws. It "tightened up" some of the provisions of the law. The primary issues



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continue to be objective findings of an injury, accidents in the course of employment, time and place specific incidents, and major cause of impairment. These items are producing more depositions, which is taking more of our legal staff's time.

The Director of Public Employee Claims Division and representatives from Arkansas Rehabilitation Services presented 25 seminars throughout the State and in the Little Rock area on the supervisor's role in the workers' compensation process. Safety, worker's compensation issues and disability management issues were presented. Course evaluations were almost unanimously positive.

### ***Funding***

The funding for the workers' compensation claims program comes from three (3) sources: (1) the premiums and experience refunds paid by state agencies; (2) general revenue fund reimbursement from the school aid funds; and (3) general revenues for payment of claims of the employees of the cities and counties still being administered by our division. A total of \$8,594,359 was disbursed from the four (4) funds administered by the division in calendar year 1997.

### ***Claims Management***

The division operates the State's multimillion dollar claims office with a staff of twenty-four (24) personnel. Nine (9) personnel are directly responsible for the investigation, determination, and management of the claims. Support staff make up the remainder of personnel.

In addition to their claim management responsibilities, the claims managers provide technical assistance to the public employers and their employees. They hold workshops and seminars across the State as needed to help and assist the public employers in their timely reporting of job-related injuries and the employees in reporting their claims. This activity

has increased in the last two years.

As our caseloads are getting into a manageable number, we continue to experience improvement in our ability to administer state claims. We can work the state claims as they should be worked. Our past ability to investigate the injury and provider charges and manage the claim had been severely hindered by the large case load. Alleviating this has helped the morale of our office measurably.

### ***Legislative Issues***

During the last Legislative Session, the University Systems were given the option to provide their own workers' compensation coverage. Alternatively, a university can remain with PECD. Thus far, all universities have opted to remain with PECD and the State fund.

### ***Managed Care***

Rule 33 of the Arkansas Workers' Compensation Commission called for a managed care system for injured employees. This Rule was finalized effective January 20, 1997. We intentionally delayed implementation of the original Rule until it was finalized because initially there was much controversy over some of the provisions of the Rule. Additionally, we were made aware of the possibility of a form change and other requirements that did, in fact, materialize in the revised rule.

We had a tremendous task communicating to the various agencies, boards, commissions, and institutions. Therefore, our decision to delay ultimately facilitated the implementation of Rule 33.

On July 1, 1997, we instituted an early referral program with our Managed Care Organization. We now have medical case managers involved in those claims our managers think will benefit from such intervention. The outcome of this initiative will be measured by expenditures for the fiscal year.

### ***Conclusion***

Due to their claim loads getting within manageable range, the claims managers are able to get out of the office and investigate claims, give seminars and interact more with agency contacts during the claim management process. This is consistent with their private counterpart's duties.

In 1998, we will be implementing a workers' compensation claim management computer system that will enable us to provide valuable information to the agencies, colleges and universities regarding claim experience.

The Medical Cost Containment Program is in place. State claim expenditures are slightly lower. The cost of managed care has risen due to our early intervention of case management. With employee notification, we should experience more savings as the agencies direct injured workers to our MCO's PPO and realize savings from the discount we will get from that organization.

However, medical cost containment is only one factor of risk management. The state agencies must still emphasize accident prevention and early return to work policies. State employees need incentive to embark upon an individual wellness campaign that would not only reduce injury and illness but increase productivity. Managers at all levels need to let their employees know they care for them and need them back at work as quickly as possible. These efforts will help to further reduce the costs of workers' compensation in state government.

If lower accident rates and early intervention are to become a reality, agencies must put greater emphasis on safety programs and filing claims in a timely manner. If these two items could be successfully addressed, we could realize even more savings.

# Risk Management Division

Phone: (501) 371-2690



Robert Sikes  
State Risk Administrator

The Arkansas Risk Management Division was established by Act 272 of 1981 as amended, codified as Arkansas Code Annotated § 23-61-601 et seq. and includes the Governmental Fidelity Bond Program as established by Act 728 of 198, codified as Arkansas Code Annotated § 21-2-701 et seq.

## Mission

The mission of the Risk Management Division programs is to reduce the cost of insurance and surety bonding to state agencies and to analyze and make recommendations as to more cost effective loss control and safety programs. Also, whenever possible, these services are extended to counties, municipalities and school districts. Some of the specific statutory directives for the Risk Manager are:

- Standardize and determine specifications for insurance coverage;
- Assist and advise in procurement of insurance coverages;
- Establish a system of reporting

losses, both insured and uninsured;

- Develop and promote loss control programs and encourage safety;
- Perform any other function of risk management as directed by the Insurance Commissioner;
- Develop and manage an employee bonding program for state, county, municipal and school district employees under the direction of the Governmental Bonding Board.

equately protecting the State from financial ruin within the budgetary constraints of state government.

- Master policy contract to enhance the cost effectiveness of insurance procurement.
- Vehicle safety program that reduces insurance premium cost, vehicle damage cost and state employee workers' compensation cost.
- Fidelity bond self-funded program as a means of reducing cost, yet increasing coverage for all employees of the state, counties, municipalities, and school districts.

## Programs

In accordance with the charges listed above, the Risk Management Division has developed and implemented:

- A fire and life safety inspection program for all state buildings, including fire control equipment capabilities.
- Property valuation system (appraisals) which considers type of construction and condition of property.
- Bid procurement system, including specifications designed to entice underwriter participation while ad-

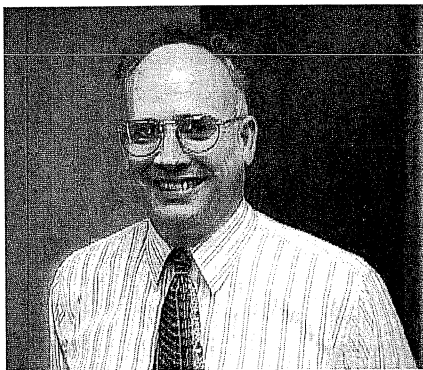
## Staffing

The division is staffed with professionals to deal with the whole spectrum of risk management and insurance. Both of these areas are highly technical and complex. This is one of the reasons the division has been successful. Prior to this program, insurance was purchased by people with little or no training. This resulted in duplicate coverages, inadequate coverage, or in some instances, no coverage. Values covered ranged from 50% of actual value to 200% of actual value.

## Premium Savings from Risk Management Program

Year	Building & Contents	State Auto Fleet	Boiler & Machinery	Fidelity Bonds	Totals
1991	\$ 2,233,167	\$ 223,459	\$ 57,266	\$ 112,526	\$ 2,626,899
1992	2,348,384	150,333	64,874	556,254	3,119,845
1993	2,642,042	321,836	66,900	457,698	3,488,476
1994	3,050,030	291,939	66,900	631,526	4,040,395
1995	3,312,943	362,742	56,161	645,438	4,377,284
1996	3,258,298	370,372	55,861	662,950	4,347,481
1997	3,271,585	454,817	51,257	677,765	4,455,424
<b>TOTALS</b>	<b>\$20,116,449</b>	<b>\$2,175,979</b>	<b>\$419,219</b>	<b>\$3,744,157</b>	<b>\$26,455,804</b>
Inception/Base Year	(1981)	(1986)	(1981)	(1988)	

**Note:** Savings are based on the rates charged in base year.



Ray Morris  
Director

The Seniors Insurance Network ("Seniors"), which is fully funded by a federal grant, is designed to provide one-on-one insurance counseling and assistance to senior citizens in Arkansas, through volunteers. Seniors is the insurance component in a network of Health Care Financing Administration ("HCFA") contractors providing these services to eligible Medicare beneficiaries in Arkansas.

### Operation

Division staff and volunteers explain Medicare benefits and how other health insurance benefits are coordinated with Medicare coverage. The division offers consumers information on life, health and specialty insurance policies, premium refunds, claims, and referrals to Medicaid and other public benefits and services.

To help the public compare policies and coverage, the division develops and provides tools, resources, and referrals, provides detailed information on the ten standardized MedSup plans, along with guides to purchasing long term care insurance, and trains certified volunteer insurance counselors.

Other activities performed by the division include attending local community functions, and supplying program information to the public, other government agencies, and interested organizations.

Our staff is in the process of revising certain dated materials such as the Counselor's Handbook, the Medicare Supplement Directory, and the Long Term Care Guidebook. Activities throughout 1997 included the following:

# Seniors Insurance Network

Phone: (501) 371-2782

Director . . . . . Ray Morris  
Volunteer Coordinator Developer . . . . . Stacey Looney  
Executive Secretary . . . . . Lasondra Hunt  
Secretary . . . . . Lynn Ballentine

## JANUARY

- Began Working on Medicare Supplement Directory for the State of Arkansas
- Ran Volunteer Ads in Aging Arkansas and Active Years Newspapers
- Joined Spirit of 110 Committee for the State of Arkansas
- Counseling Sessions with Senior Citizens

## FEBRUARY

- Spirit of 110 Committee Meeting
- Counseling Sessions with Senior Citizens
- Completed and Printed Medicare Supplement Directory for the State of Arkansas

## MARCH

- Counseling Sessions with Senior Citizens
- Ran Ads in Aging Arkansas and Active Years Newspapers Recruiting Volunteers and Advertising Upcoming Events
- Spirit of 110 Committee Meeting
- Flu Coalition Meeting

## APRIL

- Counseling Sessions with Senior Citizens
- Attended Volunteer Management Class, April 29th.
- Spirit of 110 Committee Meeting

## MAY

- Spirit of 110 Committee Meeting, May 22
- Ran Ads in Active Years and Aging Arkansas Newspapers
- Counseling Sessions with Senior Citizens
- Flu Coalition Meeting
- Speaking on HMO's to AARP

## JUNE

- Counseling Sessions with Senior Citizens
- Spirit of 110 Committee Meeting

## JULY

- Counseling Sessions with Senior Citizens
- Spirit of 110 Committee Meeting

## AUGUST

- Flu Coalition Meeting
- Counseling Sessions with Senior Citizens
- Spirit of 110 Committee Meeting

## SEPTEMBER

- Entergy Senior Fair at Mississippi County, September 10
- Flu Coalition Meeting, September 20
- Entergy Senior Fair at Harrison, September 23
- Entergy Senior Fair at Pope County, Sept. 23
- Entergy Senior Fair at White County, Sept. 25
- Counseling Session with Senior Citizen

## OCTOBER

- UAMS Medicare Maze, October 13
- UAMS Video Teleconference, October 15
- Senior Day at State Fairgrounds, October 17
- AARP Meeting, October 20
- AARP Meeting, October 21
- Aging Conference, October 21-23
- Speaking at Rogers "Roads to Rogers"
- Counseling Session with Senior Citizens

## NOVEMBER

- Dallas HCFA Regional Meeting, November 5-7
- LRAFB Retirement Day, November 8
- Speaking Engagement Area Agency on Aging of Western Arkansas
- Counseling Session with Senior Citizens

## DECEMBER

- Staff in Computer Class (Excel) December 18-19

# Property and Casualty Companies Ranked by Arkansas Premiums

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
STATE FARM MUTUAL AUTOMOBILE INS CO	\$ 256,549,473	\$ 23,675,140,592	\$ 69,442,397,406	\$ 31,834,075,544	\$ 37,608,321,862
SOUTHERN FARM BUREAU CAS INS CO	\$ 176,561,714	\$ 392,194,949	\$ 1,726,094,354	\$ 775,103,746	\$ 950,990,608
SHELTER MUTUAL INS COMPANY	\$ 120,167,224	\$ 610,565,887	\$ 1,185,965,547	\$ 565,873,541	\$ 620,092,006
FARM BUREAU MUTUAL INS CO OF AR, INC.	\$ 101,930,367	\$ 101,930,367	\$ 137,414,649	\$ 68,553,589	\$ 68,861,090
STATE FARM FIRE AND CASUALTY CO	\$ 95,457,917	\$ 8,695,245,183	\$ 16,514,751,825	\$ 11,389,453,782	\$ 5,125,298,043
ALLSTATE INSURANCE COMPANY	\$ 82,983,055	\$ 13,245,149,798	\$ 36,783,255,251	\$ 23,839,785,653	\$ 12,943,469,598
FARMERS INSURANCE CO INC	\$ 81,998,255	\$ 710,636,007	\$ 101,289,313	\$ 45,478,939	\$ 55,810,374
CONTINENTAL CASUALTY CO	\$ 35,808,286	\$ 3,205,686,604	\$ 22,185,156,228	\$ 16,802,892,207	\$ 5,382,264,021
ST PAUL FIRE & MARINE INS CO	\$ 34,875,514	\$ 1,658,923,667	\$ 14,233,796,747	\$ 11,509,052,495	\$ 2,724,744,251
NATIONWIDE MUTUAL INS CO	\$ 32,588,899	\$ 3,672,753,527	\$ 17,200,710,662	\$ 9,121,280,197	\$ 8,079,430,465
NATIONAL UNION FIRE INS CO OF PITTS	\$ 30,942,758	\$ 4,766,034,953	\$ 13,755,489,087	\$ 8,901,280,835	\$ 4,854,208,252
PROGRESSIVE CASUALTY INS CO	\$ 26,847,111	\$ 413,194,417	\$ 2,585,501,241	\$ 1,905,568,650	\$ 679,932,591
MID-CENTURY INSURANCE CO	\$ 22,997,542	\$ 1,234,625,206	\$ 2,243,050,555	\$ 1,455,250,413	\$ 787,800,142
UNITED SERVICES AUTOMOBILE ASSOC.	\$ 20,511,115	\$ 3,162,045,289	\$ 9,776,792,775	\$ 3,877,488,732	\$ 5,899,304,044
MIDLAND RISK INSURANCE CO	\$ 19,465,513	\$ 124,226,879	\$ 109,912,747	\$ 88,859,006	\$ 21,053,741
ST PAUL GUARDIAN INS CO	\$ 18,646,385	\$ 391,931,189	\$ 34,816,475	\$ 15,376	\$ 34,801,099
HARTFORD INS CO OF THE MIDWEST	\$ 18,063,811	\$ 1,020,786,245	\$ 139,606,805	\$ 72,101,637	\$ 67,505,168
FIREMANS FUND INS CO	\$ 17,453,888	\$ 1,394,320,724	\$ 10,235,565,954	\$ 7,458,699,107	\$ 2,776,866,847
US FIDELITY & GUARANTY COMPANY	\$ 17,167,372	\$ 1,092,259,556	\$ 7,845,932,558	\$ 6,384,187,006	\$ 1,461,745,552
TRANSPORTATION INSURANCE COMPANY	\$ 16,089,121	\$ 1,348,972,974	\$ 406,414,959	\$ 315,827,474	\$ 90,587,486
FARMERS & MERCHANTS INS CO	\$ 14,892,140	\$ 56,775,494	\$ 72,947,058	\$ 25,547,632	\$ 47,999,426
COLUMBIA MUTUAL INS CO	\$ 14,505,591	\$ 57,896,739	\$ 115,532,741	\$ 63,243,919	\$ 52,108,822
TRAVELERS INDEMNITY CO OF IL	\$ 14,441,502	\$ 1,952,705,318	\$ 225,124,093	\$ 161,174,377	\$ 63,949,716
LIBERTY MUTUAL FIRE INS CO	\$ 14,017,406	\$ 3,461,433,732	\$ 2,365,032,093	\$ 1,662,982,122	\$ 702,049,971
AMERICAN NATIONAL PROPERTY & CAS CO	\$ 13,712,190	\$ 307,842,121	\$ 379,320,711	\$ 225,471,643	\$ 153,849,068
ST PAUL MERCURY INSURANCE CO	\$ 13,707,275	\$ 571,784,239	\$ 66,272,704	\$ 29,009	\$ 66,243,696
GREAT WEST CASUALTY CO	\$ 13,561,049	\$ 454,557,625	\$ 777,190,473	\$ 545,090,228	\$ 232,100,245
GENERAL ACCIDENT INS CO OF AMERICA	\$ 13,212,733	\$ 580,611,194	\$ 3,087,384,379	\$ 1,526,147,776	\$ 1,561,236,603
FEDERATED MUTUAL INS COMPANY	\$ 12,860,273	\$ 732,326,930	\$ 2,414,240,451	\$ 1,618,174,960	\$ 796,065,491
EMPLOYERS INS OF WAUSAU, MUTUAL CO	\$ 12,825,325	\$ 751,488,974	\$ 3,120,611,358	\$ 2,595,390,336	\$ 525,221,022
HARTFORD FIRE INSURANCE CO	\$ 12,673,110	\$ 1,543,832,075	\$ 13,983,964,521	\$ 6,367,076,589	\$ 7,616,887,932
STATE AUTOMOBILE MUTUAL INS CO	\$ 12,255,157	\$ 319,459,574	\$ 1,200,138,339	\$ 485,885,519	\$ 714,252,820
TRANSCONTINENTAL INSURANCE CO	\$ 12,126,074	\$ 1,186,634,909	\$ 870,118,513	\$ 636,383,865	\$ 233,734,648
AMERICAN BANKERS INS CO OF FL	\$ 11,996,189	\$ 1,230,121,431	\$ 795,034,810	\$ 516,830,848	\$ 278,203,962
AMERICAN STATES INSURANCE COMPANY	\$ 11,700,948	\$ 650,360,712	\$ 3,368,332,755	\$ 2,152,487,236	\$ 1,215,845,519
AMERICAN INTERSTATE INS COMPANY	\$ 11,275,174	\$ 100,245,676	\$ 147,213,123	\$ 107,169,682	\$ 40,043,441
UNION STANDARD INS CO	\$ 11,115,812	\$ 44,791,960	\$ 93,372,234	\$ 58,938,073	\$ 34,434,161
NATIONWIDE MUTUAL FIRE INS CO	\$ 10,619,957	\$ 2,078,698,574	\$ 2,646,276,715	\$ 1,622,657,181	\$ 1,023,619,534
FEDERAL INSURANCE COMPANY	\$ 10,333,539	\$ 3,005,124,300	\$ 10,825,257,312	\$ 8,270,141,421	\$ 2,555,115,891
CINCINNATI INS CO	\$ 9,522,752	\$ 1,349,275,242	\$ 4,877,803,127	\$ 2,408,390,906	\$ 2,469,412,222
JOHN DEERE INSURANCE COMPANY	\$ 9,518,543	\$ 323,000,626	\$ 669,079,785	\$ 429,825,658	\$ 239,284,127
BITUMINOUS CASUALTY CORP	\$ 9,317,457	\$ 189,621,916	\$ 515,752,806	\$ 356,485,781	\$ 159,267,025
EMPLOYERS MUTUAL CASUALTY CO	\$ 9,115,881	\$ 359,297,708	\$ 1,140,837,288	\$ 630,250,012	\$ 510,587,276
PROGRESSIVE NORTHWESTERN INS CO	\$ 9,111,765	\$ 566,473,397	\$ 624,072,874	\$ 443,041,980	\$ 181,030,894
ZENITH INS CO	\$ 8,787,460	\$ 223,847,373	\$ 830,688,065	\$ 552,273,559	\$ 278,414,506
TRI-STATE INSURANCE COMPANY	\$ 8,761,530	\$ 25,931,005	\$ 222,993,909	\$ 114,791,744	\$ 108,202,165
ALLSTATE INDEMNITY COMPANY	\$ 8,630,456	\$ 4,212,380,311	\$ 114,968,464	\$ 45,205,443	\$ 69,763,022
AMERICAN FAMILY HOME INS CO	\$ 8,429,326	\$ 121,540,176	\$ 221,990,685	\$ 164,700,827	\$ 57,289,857
SHELTER GENERAL INSURANCE CO	\$ 8,350,602	\$ 45,748,231	\$ 103,843,090	\$ 48,779,216	\$ 55,063,874
CONTINENTAL INSURANCE COMPANY	\$ 8,292,388	\$ 1,554,845,396	\$ 2,535,642,246	\$ 1,904,826,724	\$ 630,815,521
SOUTHERN GUARANTY INS CO	\$ 8,291,837	\$ 76,671,241	\$ 208,908,253	\$ 123,510,787	\$ 85,397,466
AMERICAN UNDERWRITERS INSURANCE CO	\$ 8,242,824	\$ 8,242,824	\$ 5,680,647	\$ 3,607,284	\$ 2,073,363
MASSACHUSETTS BAY INS CO	\$ 8,194,584	\$ 417,790,103	\$ 17,481,078	\$ 155,122	\$ 17,325,956
STATE AUTO PROPERTY & CAS INS CO	\$ 7,896,245	\$ 287,128,664	\$ 389,473,463	\$ 249,420,949	\$ 140,052,514
MUTUAL SERVICE CASUALTY INS CO	\$ 7,834,402	\$ 221,500,336	\$ 335,682,375	\$ 250,957,365	\$ 84,725,010
ZURICH INS CO, US BRANCH	\$ 7,713,489	\$ 1,444,288,661	\$ 5,509,994,586	\$ 4,031,706,120	\$ 1,478,288,466
GUIDANT CASUALTY INSURANCE CO	\$ 7,666,416	\$ 30,918,354	\$ 9,586,601	\$ 2,295,179	\$ 7,291,422
STATE FARM GENERAL INS COMPANY	\$ 7,331,509	\$ 1,079,993,378	\$ 743,245,799	\$ 134,724,586	\$ 608,521,213
USAA CASUALTY INSURANCE CO	\$ 7,242,569	\$ 1,482,763,107	\$ 2,415,724,148	\$ 1,536,064,812	\$ 879,659,336
FIDELITY & GUARANTY INS COMPANY	\$ 7,176,584	\$ 600,877,792	\$ 13,931,928	\$ 55,741	\$ 13,876,187
CAMERON MUTUAL INS CO	\$ 6,966,620	\$ 52,800,017	\$ 51,263,339	\$ 35,277,033	\$ 15,986,304
HARTFORD UNDERWRITERS INS CO	\$ 6,757,071	\$ 998,227,926	\$ 723,454,051	\$ 513,483,958	\$ 209,970,093
PROGRESSIVE CLASSIC INS CO	\$ 6,738,989	\$ 141,177,224	\$ 159,192,804	\$ 113,659,524	\$ 45,533,280
COLONIAL INS CO OF WI	\$ 6,709,614	\$ 388,154,650	\$ 126,817,758	\$ 82,595,947	\$ 44,221,811
TRAVELERS CASUALTY & SURETY CO	\$ 6,683,612	\$ 675,039,040	\$ 11,953,705,865	\$ 9,195,773,420	\$ 2,757,932,445
ARKWRIGHT MUTUAL INSURANCE CO	\$ 6,675,275	\$ 360,988,224	\$ 1,660,782,993	\$ 819,059,200	\$ 841,723,793
FARMLAND MUTUAL INS COMPANY	\$ 6,633,815	\$ 91,058,337	\$ 216,958,384	\$ 147,559,132	\$ 69,359,252
SOUTHERN PIONEER PROP & CAS INS CO	\$ 6,538,304	\$ 6,547,791	\$ 7,620,521	\$ 3,784,548	\$ 3,835,973
CIGNA PROPERTY & CASUALTY INS CO	\$ 6,530,909	\$ 382,425,090	\$ 2,463,298,889	\$ 1,616,776,289	\$ 846,522,600
AMERICAN ECONOMY INSURANCE CO	\$ 6,506,941	\$ 578,134,342	\$ 1,464,750,983	\$ 1,025,041,661	\$ 439,709,322
BROTHERHOOD MUTUAL INS CO	\$ 6,473,613	\$ 83,383,770	\$ 100,179,914	\$ 58,999,910	\$ 41,180,003
AMERICAN HOME ASSURANCE COMPANY	\$ 6,420,958	\$ 1,372,148,723	\$ 10,858,575,236	\$ 7,672,698,080	\$ 3,185,877,156
GOVERNMENT EMPLOYEES INS CO	\$ 6,397,323	\$ 1,686,018,002	\$ 5,792,190,192	\$ 3,328,998,605	\$ 2,463,191,587
FOREMOST INS CO	\$ 6,317,770	\$ 203,031,851	\$ 602,947,693	\$ 382,425,654	\$ 220,522,039
VALLEY FORGE INSURANCE CO	\$ 6,246,476	\$ 574,732,297	\$ 723,113,151	\$ 526,256,120	\$ 196,857,031
NORTHERN INS CO OF NEW YORK	\$ 6,144,667	\$ 387,021,633	\$ 70,030,398	\$	\$ 70,030,398
AMERICAN STATES PREFERRED INS CO	\$ 6,012,639	\$ 392,685,745	\$ 190,113,656	\$ 130,442,931	\$ 59,670,724

# Property and Casualty Companies Ranked by Arkansas Premiums

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
NATIONAL SURETY CORP	\$ 5,916,009	\$ 465,960,811	\$ 550,007,956	\$ 441,730,166	\$ 108,277,790
HOUSTON GENERAL INS CO	\$ 5,791,930	\$ 204,151,416	\$ 106,692,219	\$ 68,990,530	\$ 37,701,690
DAIRYLAND INSURANCE COMPANY	\$ 5,787,341	\$ 441,563,590	\$ 849,471,466	\$ 628,524,217	\$ 220,947,250
ASSURANCE COMPANY OF AMERICA	\$ 5,742,756	\$ 620,901,143	\$ 23,492,051	\$ -	\$ 23,492,051
COMMERCIAL UNION INSURANCE CO	\$ 5,704,469	\$ 615,860,664	\$ 2,553,317,689	\$ 1,865,597,861	\$ 687,719,828
TRAVELERS INDEMNITY COMPANY	\$ 5,167,558	\$ 1,007,183,202	\$ 10,844,108,776	\$ 8,099,653,351	\$ 2,744,455,425
AUTOMOBILE CLUB, INTERINS EXCHANGE	\$ 5,158,972	\$ 75,933,989	\$ 96,382,530	\$ 51,823,091	\$ 44,559,441
FARMERS INSURANCE EXCHANGE	\$ 5,128,459	\$ 3,396,239,518	\$ 7,477,428,438	\$ 5,028,649,865	\$ 2,448,778,573
RELIANCE NATIONAL INDEMNITY CO	\$ 5,079,298	\$ 883,633,510	\$ 213,068,301	\$ 104,566,369	\$ 108,501,932
MARYLAND CASUALTY COMPANY	\$ 4,952,787	\$ 350,622,542	\$ 3,880,795,106	\$ 2,408,663,187	\$ 1,472,131,939
AMERICAN MANUFACTURERS MUTUAL INS CO	\$ 4,773,065	\$ 877,693,538	\$ 769,969,981	\$ 550,781,313	\$ 219,188,668
STATE AUTO NATIONAL INSURANCE CO	\$ 4,760,461	\$ 27,971,236	\$ 29,079,306	\$ 17,369,877	\$ 11,709,429
AUDUBON INSURANCE COMPANY	\$ 4,590,506	\$ 81,842,184	\$ 217,513,474	\$ 128,841,939	\$ 88,671,535
LEGION INSURANCE CO	\$ 4,481,280	\$ 542,057,056	\$ 381,292,910	\$ 238,073,534	\$ 143,219,376
AMERICAN CASUALTY CO OF READING	\$ 4,471,241	\$ 448,785,144	\$ 1,475,148,142	\$ 989,066,798	\$ 486,081,343
LUMBERMENS MUTUAL CASUALTY CO	\$ 4,428,499	\$ 1,176,312,102	\$ 7,917,256,368	\$ 5,762,747,086	\$ 2,154,509,392
IGF INSURANCE COMPANY	\$ 4,386,937	\$ 117,562,572	\$ 60,349,499	\$ 17,540,633	\$ 42,808,865
PENNSYLVANIA GENERAL INS CO	\$ 4,327,899	\$ 379,424,753	\$ 423,713,751	\$ 238,377,836	\$ 185,335,915
HARLEYSVILLE MUTUAL INS COMPANY	\$ 4,326,447	\$ 277,108,195	\$ 877,350,152	\$ 423,361,541	\$ 453,988,611
WEST AMERICAN INSURANCE CO	\$ 4,325,127	\$ 740,355,435	\$ 1,755,103,058	\$ 975,377,393	\$ 779,725,664
AMERICAN INTERNATIONAL SOUTH INS CO	\$ 4,280,432	\$ 103,641,108	\$ 23,680,258	\$ 78,687	\$ 23,601,571
RELIANCE INSURANCE COMPANY	\$ 4,085,045	\$ 1,459,429,398	\$ 5,826,660,424	\$ 4,325,247,593	\$ 1,301,412,831
INDEMNITY INS CO OF NORTH AMERICA	\$ 4,079,571	\$ 468,408,888	\$ 161,295,828	\$ 79,050,524	\$ 82,245,305
AXA GLOBAL RISKS US UNDERWRITERS	\$ 4,043,779	\$ 4,043,779	\$ 17,586,812	\$ 1,729,657	\$ 15,857,155
AMERICAN INSURANCE COMPANY	\$ 3,983,219	\$ 589,596,392	\$ 1,515,051,263	\$ 1,204,994,012	\$ 310,057,251
GEICO GENERAL INSURANCE CO	\$ 3,934,408	\$ 1,231,588,999	\$ 81,482,357	\$ 28,414,669	\$ 53,067,688
REPUBLIC MORTGAGE INS CO	\$ 3,683,032	\$ 257,187,498	\$ 736,913,326	\$ 626,789,743	\$ 110,123,583
GIBRALTAR NATIONAL INSURANCE CO	\$ 3,664,576	\$ 3,664,576	\$ 6,321,557	\$ 3,503,367	\$ 2,818,190
GUARANTY NATIONAL INS CO	\$ 3,595,748	\$ 260,428,180	\$ 566,248,686	\$ 382,045,496	\$ 184,203,190
SAFECO INS CO OF AMERICA	\$ 3,580,385	\$ 1,366,101,705	\$ 2,731,360,752	\$ 1,800,752,094	\$ 930,608,668
BUSINESS INSURANCE COMPANY	\$ 3,496,937	\$ 185,058,044	\$ 164,845,444	\$ 126,200,987	\$ 38,644,457
UNIVERSAL UNDERWRITERS INS CO	\$ 3,430,095	\$ 550,400,530	\$ 1,473,720,851	\$ 883,664,049	\$ 590,056,802
CALIFORNIA COMPENSATION INS CO	\$ 3,357,734	\$ 451,195,205	\$ 684,687,208	\$ 480,356,916	\$ 204,330,292
HARTFORD CASUALTY INS CO	\$ 3,327,501	\$ 929,837,363	\$ 1,025,409,841	\$ 715,559,224	\$ 309,850,617
AMERICAN EMPLOYERS INSURANCE CO	\$ 3,300,906	\$ 200,308,564	\$ 862,287,235	\$ 624,222,880	\$ 238,064,355
CHURCH MUTUAL INS CO	\$ 3,299,393	\$ 231,486,333	\$ 403,951,213	\$ 289,890,299	\$ 114,060,914
CANAL INS CO	\$ 3,286,829	\$ 157,693,566	\$ 535,989,773	\$ 219,793,242	\$ 316,196,532
MEDICAL PROTECTIVE CO	\$ 3,248,557	\$ 231,051,967	\$ 1,363,435,537	\$ 1,021,104,835	\$ 342,330,702
EMPLOYERS FIRE INSURANCE CO	\$ 3,244,065	\$ 363,379,710	\$ 383,294,799	\$ 281,760,087	\$ 101,534,709
OLD RELIABLE CASUALTY CO	\$ 3,211,004	\$ 7,724,913	\$ 8,475,945	\$ 1,543,668	\$ 6,932,277
REDLAND INS CO	\$ 3,191,680	\$ 155,411,771	\$ 235,418,971	\$ 125,710,264	\$ 109,708,707
FARMERS HOME MUTUAL FIRE INS CO	\$ 3,184,530	\$ 3,184,530	\$ 3,939,899	\$ 1,752,303	\$ 2,187,596
WAUSAU BUSINESS INS COMPANY	\$ 3,180,744	\$ 207,620,759	\$ 136,655,784	\$ 110,977,104	\$ 25,678,680
LAFAYETTE INS CO	\$ 3,155,191	\$ 35,859,688	\$ 61,390,317	\$ 40,873,444	\$ 20,516,873
TWIN CITY FIRE INSURANCE CO	\$ 3,031,787	\$ 668,465,921	\$ 306,786,583	\$ 192,445,537	\$ 114,341,046
ASSOCIATES INSURANCE CO	\$ 3,015,052	\$ 131,618,312	\$ 464,421,155	\$ 248,589,408	\$ 215,831,744
AMERICAN NATIONAL GENERAL INS CO	\$ 3,013,961	\$ 40,904,173	\$ 62,234,525	\$ 32,518,910	\$ 29,715,615
EMPLOYERS REINSURANCE CORP	\$ 2,946,967	\$ 262,415,617	\$ 10,847,378,790	\$ 6,263,688,380	\$ 4,583,690,410
ROYAL INDEMNITY CO	\$ 2,927,375	\$ 555,825,788	\$ 1,060,962,923	\$ 785,280,467	\$ 275,682,456
DIRECT INSURANCE CO	\$ 2,910,172	\$ 39,521,956	\$ 63,617,226	\$ 40,260,799	\$ 23,356,427
HANOVER INSURANCE COMPANY	\$ 2,903,697	\$ 578,948,038	\$ 3,243,226,333	\$ 1,966,772,878	\$ 1,276,453,455
WAUSAU UNDERWRITERS INS CO	\$ 2,831,972	\$ 272,121,412	\$ 993,444,700	\$ 311,949,288	\$ 81,495,412
GRAIN DEALERS MUTUAL INS CO	\$ 2,779,412	\$ 43,355,104	\$ 72,746,996	\$ 45,508,472	\$ 27,328,524
NORTHLAND INSURANCE COMPANY	\$ 2,775,485	\$ 216,636,021	\$ 502,578,261	\$ 273,363,313	\$ 229,214,948
RELIANCE NATIONAL INSURANCE CO	\$ 2,748,682	\$ 223,464,725	\$ 115,052,848	\$ 47,577,689	\$ 67,475,159
COLUMBIA NATIONAL INS CO	\$ 2,727,545	\$ 30,049,386	\$ 46,173,107	\$ 27,794,426	\$ 18,378,681
VESTA FIRE INS CORP	\$ 2,726,823	\$ 88,257,658	\$ 1,042,367,005	\$ 687,022,369	\$ 355,344,634
AUTO CLUB FAMILY INS CO	\$ 2,706,002	\$ 19,897,978	\$ 23,084,413	\$ 12,906,579	\$ 10,177,833
UTICA MUTUAL INS COMPANY	\$ 2,694,039	\$ 262,340,873	\$ 1,597,798,171	\$ 1,184,021,676	\$ 413,776,495
FIDELITY & GUARANTY INS UNDERWRITERS	\$ 2,689,944	\$ 431,734,260	\$ 46,600,365	\$ 173,466	\$ 46,426,899
MICHIGAN MUTUAL INS COMPANY	\$ 2,676,372	\$ 161,067,803	\$ 1,030,432,896	\$ 775,191,754	\$ 255,241,142
ATLANTIC CASUALTY INS CO	\$ 2,654,866	\$ 42,299,905	\$ 40,520,078	\$ 22,719,714	\$ 17,800,364
OLD REPUBLIC INSURANCE CO	\$ 2,600,834	\$ 302,278,605	\$ 1,297,392,000	\$ 789,890,259	\$ 507,501,741
FEDERATED RURAL ELECTRIC INS CORP	\$ 2,585,209	\$ 51,158,078	\$ 126,549,362	\$ 94,435,222	\$ 32,114,140
RANGER INS CO	\$ 2,565,956	\$ 202,450,911	\$ 387,014,826	\$ 283,089,433	\$ 103,925,393
AIU INSURANCE COMPANY	\$ 2,535,903	\$ 2,485,644,265	\$ 1,667,271,131	\$ 1,270,142,739	\$ 397,128,392
CAPITAL CITY INS CO INC	\$ 2,534,170	\$ 30,872,975	\$ 40,278,189	\$ 21,792,563	\$ 18,485,626
NATIONAL SECURITY FIRE & CAS CO	\$ 2,525,170	\$ 22,077,603	\$ 45,395,160	\$ 18,170,865	\$ 27,224,295
MIDWEST MUTUAL INS COMPANY	\$ 2,515,587	\$ 162,678,302	\$ 126,892,850	\$ 89,553,700	\$ 37,339,150
CHRYSLER INS CO	\$ 2,503,204	\$ 154,965,672	\$ 428,823,284	\$ 257,692,550	\$ 170,630,684
INSURANCE CO OF THE STATE OF PA	\$ 2,491,146	\$ 415,988,383	\$ 1,728,903,944	\$ 1,030,259,889	\$ 698,644,055
AMERICAN MOTORISTS INS CO	\$ 2,471,008	\$ 639,518,738	\$ 1,477,011,366	\$ 1,148,469,306	\$ 328,542,029
MORTGAGE GUARANTY INS CORP	\$ 2,418,861	\$ 691,679,020	\$ 2,674,174,905	\$ 2,341,304,242	\$ 332,870,663
SECURITY NATIONAL INS CO	\$ 2,380,573	\$ 111,275,857	\$ 15,901,172	\$ 51,947	\$ 15,849,225
PROTECTION MUTUAL INS COMPANY	\$ 2,378,283	\$ 271,317,507	\$ 828,433,519	\$ 322,833,042	\$ 505,600,477
TIG INSURANCE COMPANY	\$ 2,350,694	\$ 603,938,263	\$ 3,002,064,336	\$ 2,013,971,567	\$ 988,092,769
ECONOMY PREFERRED INS CO	\$ 2,340,963	\$ 246,450,790	\$ 7,359,413	\$ 854	\$ 7,358,559



# Property and Casualty Companies Ranked by Arkansas Premiums

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
UNITED PACIFIC INSURANCE CO	\$ 2,329,342	\$ 411,262,984	\$ 140,044,585	\$ 81,404,096	\$ 58,640,489
OHIO CASUALTY INSURANCE CO	\$ 2,328,405	\$ 401,073,097	\$ 2,102,740,361	\$ 993,223,297	\$ 1,109,517,066
HARCO NATIONAL INS CO	\$ 2,281,427	\$ 42,946,250	\$ 119,779,451	\$ 64,208,676	\$ 55,570,775
AMERICAN PROTECTION INSURANCE CO	\$ 2,275,858	\$ 481,236,091	\$ 8,883,451	\$ 2,641,947	\$ 6,241,504
FREMONT INDEMNITY CO	\$ 2,219,323	\$ 80,999,956	\$ 1,200,725,810	\$ 652,439,465	\$ 548,286,345
VIRGINIA INSURANCE RECIPROCAL	\$ 2,211,086	\$ 58,766,268	\$ 288,404,370	\$ 176,075,127	\$ 112,329,243
ALLENDALE MUTUAL INS CO	\$ 2,196,535	\$ 426,205,630	\$ 1,635,783,380	\$ 546,018,559	\$ 1,089,764,821
PRUDENTIAL PROPERTY & CAS INS CO	\$ 2,188,242	\$ 1,071,319,069	\$ 2,571,994,042	\$ 1,626,241,983	\$ 945,752,059
NATIONAL INDEMNITY COMPANY	\$ 2,144,251	\$ 30,873,589	\$ 30,582,780,557	\$ 4,959,526,192	\$ 25,623,254,365
ATLANTA CASUALTY COMPANY	\$ 2,111,034	\$ 191,430,748	\$ 455,640,992	\$ 315,040,348	\$ 140,600,643
INDIANA LUMBERMENS MUTUAL INS CO	\$ 2,104,300	\$ 47,346,365	\$ 107,794,316	\$ 70,657,168	\$ 37,137,148
CLARENDON NATIONAL INS CO	\$ 2,097,802	\$ 760,112,020	\$ 461,955,198	\$ 255,545,294	\$ 206,409,904
NATIONAL UNION FIRE INS CO OF LA	\$ 2,079,539	\$ 61,203,115	\$ 4,329,835	\$ 114,418	\$ 4,215,417
AMERISURE INSURANCE COMPANY	\$ 2,067,283	\$ 141,299,109	\$ 373,911,962	\$ 287,313,802	\$ 86,598,160
SOUTHERN HERITAGE INS CO	\$ 2,034,634	\$ 32,244,184	\$ 53,321,484	\$ 36,788,608	\$ 16,532,876
GRANITE STATE INSURANCE CO	\$ 2,032,391	\$ 172,869,679	\$ 21,201,463	\$ 302,529	\$ 20,898,934
EMPIRE FIRE & MARINE INSURANCE CO	\$ 1,994,083	\$ 269,961,251	\$ 492,673,234	\$ 366,530,801	\$ 126,142,433
ALLIANZ INSURANCE COMPANY	\$ 1,990,590	\$ 270,068,225	\$ 3,499,489,621	\$ 393,232,570	\$ 3,106,257,051
CYPRESS INSURANCE COMPANY	\$ 1,974,343	\$ 22,349,651	\$ 287,797,313	\$ 59,088,038	\$ 228,709,275
INTERNATIONAL BUS & MERC REASSUR CO	\$ 1,966,460	\$ 21,526,947	\$ 323,751,155	\$ 223,976,305	\$ 99,774,850
VIRGINIA SURETY CO INC	\$ 1,959,741	\$ 633,335,101	\$ 1,362,188,980	\$ 1,016,008,070	\$ 346,180,910
AMERICAN GUARANTEE & LIABILITY INS	\$ 1,958,301	\$ 464,646,147	\$ 928,154,449	\$ 532,282,216	\$ 395,872,234
AMERICAN MODERN HOME INS CO	\$ 1,946,301	\$ 206,914,174	\$ 412,619,031	\$ 307,783,826	\$ 104,835,705
AMERICAN NATIONAL FIRE INS CO	\$ 1,939,262	\$ 546,237,025	\$ 110,187,128	\$ 86,723,756	\$ 23,463,372
NATIONAL FIRE INS CO OF HARTFORD	\$ 1,935,710	\$ 255,895,845	\$ 2,474,580,634	\$ 1,684,695,508	\$ 789,885,126
GREAT AMERICAN INSURANCE CO	\$ 1,897,109	\$ 400,707,021	\$ 4,285,223,742	\$ 2,931,007,953	\$ 1,354,215,789
POTOMAC INS CO OF ILLINOIS	\$ 1,879,628	\$ 210,080,614	\$ 78,296,663	\$ 40,491,170	\$ 37,805,493
INFINITY INSURANCE COMPANY	\$ 1,870,608	\$ 263,880,650	\$ 405,908,247	\$ 266,628,398	\$ 139,279,849
NOBEL INSURANCE COMPANY	\$ 1,867,388	\$ 76,498,393	\$ 108,588,044	\$ 73,600,440	\$ 34,987,604
NEW HAMPSHIRE INSURANCE COMPANY	\$ 1,857,181	\$ 1,000,045,925	\$ 1,481,994,843	\$ 1,073,204,379	\$ 408,790,464
TRAVELERS INDEMNITY CO OF AMERICA	\$ 1,856,728	\$ 571,169,026	\$ 454,369,082	\$ 361,621,386	\$ 92,747,696
GULF INSURANCE COMPANY	\$ 1,834,000	\$ 432,442,105	\$ 641,244,937	\$ 323,705,291	\$ 317,539,645
AMERICAN AUTOMOBILE INSURANCE CO	\$ 1,830,060	\$ 427,742,289	\$ 424,874,862	\$ 352,369,812	\$ 72,505,050
INTERSTATE INDEMNITY CO	\$ 1,817,098	\$ 60,100,430	\$ 149,499,645	\$ 121,680,462	\$ 27,819,183
EMCASCO INSURANCE COMPANY	\$ 1,816,500	\$ 113,956,757	\$ 115,212,474	\$ 79,869,256	\$ 35,343,218
AMERICAN SECURITY INSURANCE CO	\$ 1,809,627	\$ 312,285,535	\$ 396,952,627	\$ 228,450,999	\$ 168,501,628
SENTRY INSURANCE, MUTUAL COMPANY	\$ 1,804,873	\$ 388,814,085	\$ 3,197,637,896	\$ 1,695,910,400	\$ 1,501,727,501
FIDELITY & DEPOSIT CO OF MD	\$ 1,782,090	\$ 302,121,138	\$ 821,373,296	\$ 446,976,762	\$ 374,396,534
ROYAL INS CO OF AMERICA	\$ 1,779,296	\$ 730,044,794	\$ 2,422,399,428	\$ 1,838,783,732	\$ 583,615,696
TRAVELERS INS CO ACCIDENT DEPT	\$ 1,774,634	\$ 263,815,061	\$ 35,975,516,405	\$ 31,858,256,562	\$ 4,117,259,842
TRAVELERS INSURANCE COMPANY	\$ 1,774,634	\$ 263,815,061	\$ 35,975,516,405	\$ 31,858,256,562	\$ 4,117,259,842
AMERICAN ROAD INSURANCE CO	\$ 1,770,624	\$ 232,417,322	\$ 740,120,990	\$ 272,015,429	\$ 468,105,528
FARMERS MUTUAL HAIL INS CO OF IOWA	\$ 1,761,133	\$ 96,930,457	\$ 191,997,567	\$ 79,514,176	\$ 112,483,390
MIDWEST EMPLOYERS CASUALTY CO	\$ 1,750,366	\$ 53,762,195	\$ 448,956,343	\$ 330,886,660	\$ 118,069,683
AMERICAN GENERAL PROPERTY INS CO	\$ 1,706,740	\$ 31,246,760	\$ 27,923,789	\$ 17,259,263	\$ 10,664,526
STATE VOLUNTEER MUTUAL INS CO	\$ 1,699,589	\$ 86,150,342	\$ 488,136,472	\$ 368,995,455	\$ 119,141,015
LIBERTY INS CORP	\$ 1,670,134	\$ 651,883,433	\$ 1,253,324,178	\$ 994,963,059	\$ 258,361,120
WINDSOR INSURANCE COMPANY	\$ 1,641,680	\$ 194,530,866	\$ 426,335,728	\$ 298,928,212	\$ 127,407,516
PHILADELPHIA INDEMNITY INS CO	\$ 1,641,579	\$ 146,897,883	\$ 173,071,647	\$ 97,177,849	\$ 75,893,798
MOTORS INSURANCE CORP	\$ 1,575,001	\$ 158,063,660	\$ 3,849,353,235	\$ 2,564,075,407	\$ 1,285,277,828
TOWN AND COUNTRY MUTUAL INS COMPANY	\$ 1,571,734	\$ 1,571,734	\$ 2,989,136	\$ 1,496,278	\$ 1,492,858
SECURITY INS CO OF HARTFORD	\$ 1,568,190	\$ 391,926,071	\$ 1,162,079,974	\$ 804,007,170	\$ 358,072,804
BENCHMARK INSURANCE CO	\$ 1,547,991	\$ 25,983,616	\$ 22,739,392	\$ 12,575,229	\$ 10,164,163
NATIONAL GENERAL INSURANCE CO	\$ 1,529,777	\$ 334,967,465	\$ 74,727,635	\$ 40,550,904	\$ 34,176,731
ARGONAUT GREAT CENTRAL INS COMPANY	\$ 1,524,706	\$ 40,995,078	\$ 126,680,453	\$ 73,141,270	\$ 53,539,183
TIG PREMIER INSURANCE COMPANY	\$ 1,524,215	\$ 200,156,778	\$ 34,414,933	\$ 2,687,406	\$ 31,727,527
CHARTER OAK FIRE INSURANCE CO	\$ 1,523,160	\$ 320,831,211	\$ 699,948,839	\$ 562,758,297	\$ 137,190,542
EXECUTIVE RISK INDEMNITY INC	\$ 1,512,681	\$ 323,110,677	\$ 885,840,268	\$ 620,277,266	\$ 265,563,002
ACCELERATION NATIONAL INS CO	\$ 1,493,226	\$ 38,847,982	\$ 60,897,198	\$ 35,639,628	\$ 25,257,570
SAFECO INS CO OF ILLINOIS	\$ 1,487,587	\$ 481,324,603	\$ 303,301,296	\$ 158,052,843	\$ 145,248,453
CIGNA INS CO	\$ 1,479,231	\$ 502,145,563	\$ 1,054,763,161	\$ 677,825,693	\$ 376,937,466
PREFERRED RISK MUTUAL INS CO	\$ 1,475,711	\$ 252,263,466	\$ 518,975,245	\$ 363,798,909	\$ 155,176,336
CENTRAL STATES INDEMNITY CO OF OMAHA	\$ 1,474,400	\$ 156,013,533	\$ 187,772,458	\$ 57,822,572	\$ 129,949,886
MIC PROPERTY & CASUALTY INS CORP	\$ 1,438,247	\$ 538,881,622	\$ 212,392,662	\$ 171,105,471	\$ 41,287,191
GENERAL INS CO OF AMERICA	\$ 1,426,196	\$ 267,755,910	\$ 1,845,090,722	\$ 1,127,001,832	\$ 718,088,890
GEICO CASUALTY COMPANY	\$ 1,422,747	\$ 229,814,522	\$ 57,358,409	\$ 37,973,430	\$ 19,384,979
ATHENA ASSURANCE COMPANY	\$ 1,421,164	\$ 36,419,461	\$ 108,655,081	\$ 54,305,286	\$ 54,349,795
VIKING INS CO OF WI	\$ 1,398,077	\$ 195,159,175	\$ 227,997,952	\$ 123,140,776	\$ 104,857,172
GREAT NORTHERN INSURANCE CO	\$ 1,394,140	\$ 469,719,237	\$ 548,293,912	\$ 413,606,141	\$ 134,687,771
WESTERN SURETY CO	\$ 1,377,552	\$ 84,221,292	\$ 442,870,723	\$ 317,470,040	\$ 125,400,683
MILLERS MUTUAL INS ASSOCIATION	\$ 1,368,170	\$ 44,609,049	\$ 114,766,865	\$ 79,654,351	\$ 35,112,514
INSURANCE CO OF NORTH AMERICA	\$ 1,342,942	\$ 428,119,644	\$ 1,994,667,918	\$ 1,635,047,547	\$ 359,620,372
TRAVELERS CASUALTY & SURETY CO OF AM	\$ 1,296,825	\$ 248,313,392	\$ 1,041,077,719	\$ 607,747,126	\$ 433,330,594
WESTCHESTER FIRE INS CO	\$ 1,292,832	\$ 163,190,797	\$ 1,147,312,336	\$ 880,358,165	\$ 266,954,171
STAR INS CO	\$ 1,263,868	\$ 93,910,859	\$ 146,121,335	\$ 76,070,445	\$ 70,050,890
UNITED STATES FIRE INS CO	\$ 1,263,411	\$ 635,955,294	\$ 2,901,058,096	\$ 2,253,702,447	\$ 647,355,649
ECONOMY FIRE & CASUALTY COMPANY	\$ 1,253,884	\$ 166,244,571	\$ 776,352,913	\$ 506,769,845	\$ 269,583,066

# Property and Casualty Companies Ranked by Arkansas Premiums

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
COMMERCE & INDUSTRY INSURANCE CO	\$ 1,198,885	\$ 187,062,283	\$ 2,982,519,066	\$ 2,063,060,304	\$ 919,458,762
OCCIDENTAL FIRE & CASUALTY CO OF NC	\$ 1,174,844	\$ 27,182,889	\$ 38,960,506	\$ 26,843,452	\$ 11,517,054
UNION INSURANCE COMPANY	\$ 1,160,386	\$ 99,507,781	\$ 86,121,064	\$ 60,117,803	\$ 26,003,261
STANDARD GUARANTY INSURANCE CO	\$ 1,145,390	\$ 129,720,162	\$ 143,829,381	\$ 107,178,772	\$ 38,650,608
GEICO INDEMNITY COMPANY	\$ 1,135,982	\$ 351,142,720	\$ 711,947,428	\$ 459,332,455	\$ 252,614,973
AEGIS SECURITY INSURANCE CO	\$ 1,116,471	\$ 40,461,664	\$ 31,641,909	\$ 15,615,970	\$ 16,025,939
PHICO INS CO	\$ 1,114,171	\$ 189,284,076	\$ 723,964,230	\$ 520,591,981	\$ 203,372,249
GENERAL ELECTRIC MORTGAGE INS CORP	\$ 1,072,100	\$ 669,157,112	\$ 2,389,781,284	\$ 1,759,529,186	\$ 630,252,098
TRINITY UNIVERSAL INS COMPANY	\$ 1,069,327	\$ 136,001,892	\$ 1,831,837,352	\$ 766,138,616	\$ 1,065,698,736
SAFETY NATIONAL CASUALTY CORP	\$ 1,064,968	\$ 63,249,840	\$ 822,001,653	\$ 453,078,842	\$ 168,922,811
MID-CONTINENT CASUALTY CO	\$ 1,060,138	\$ 77,732,475	\$ 182,487,737	\$ 122,475,902	\$ 60,011,835
CUMIS INS SOCIETY INC	\$ 1,048,779	\$ 283,923,353	\$ 693,331,740	\$ 387,473,833	\$ 305,857,907
HORACE MANN INS CO	\$ 1,041,116	\$ 278,611,055	\$ 390,357,756	\$ 279,483,366	\$ 110,874,390
AMERICAN FIRE & CASUALTY COMPANY	\$ 1,036,884	\$ 83,010,156	\$ 319,443,791	\$ 204,333,572	\$ 115,110,218
METROPOLITAN PROPERTY & CAS INS CO	\$ 1,031,116	\$ 865,838,639	\$ 2,013,396,231	\$ 1,144,856,865	\$ 868,539,367
NORTHLAND CASUALTY CO	\$ 1,017,882	\$ 23,376,657	\$ 47,174,259	\$ 26,547,943	\$ 20,626,316
FARMINGTON CASUALTY COMPANY	\$ 1,004,831	\$ 265,446,872	\$ 775,658,730	\$ 606,478,638	\$ 169,180,093
VALIANT INSURANCE COMPANY	\$ 994,207	\$ 167,946,917	\$ 28,653,601	\$ -	\$ 28,653,601
COREGIS INSURANCE COMPANY	\$ 984,630	\$ 371,291,322	\$ 1,163,887,774	\$ 918,935,107	\$ 244,952,667
PRE-PAID LEGAL CASUALTY INC	\$ 981,796	\$ 18,009,026	\$ 9,513,511	\$ 5,953,998	\$ 3,559,513
HARTFORD SM BOIL INSPEC & INS CO	\$ 962,175	\$ 292,798,320	\$ 1,001,460,105	\$ 450,679,611	\$ 550,780,499
LUMBER MUTUAL INS CO	\$ 957,537	\$ 69,508,238	\$ 240,649,386	\$ 145,954,311	\$ 94,695,087
NATIONWIDE PROPERTY & CAS INS CO	\$ 957,478	\$ 201,160,623	\$ 58,851,519	\$ 42,320,413	\$ 16,531,106
FIRST NATIONAL INS CO OF AMERICA	\$ 950,963	\$ 216,371,618	\$ 199,492,302	\$ 128,561,769	\$ 70,930,533
AMERICAN ALTERNATIVE INSURANCE CORP	\$ 950,393	\$ 145,996,752	\$ 115,189,604	\$ 14,791,071	\$ 100,398,533
AMERICAN PHYSICIANS INS EXCHANGE	\$ 948,900	\$ 17,602,509	\$ 81,876,597	\$ 70,022,733	\$ 11,853,864
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$ 942,247	\$ 52,652,470	\$ 133,860,315	\$ 73,352,817	\$ 60,507,498
CONTINENTAL NATIONAL INDEMNITY CO	\$ 917,427	\$ 31,827,140	\$ 45,980,618	\$ 30,691,283	\$ 15,289,395
AVEMCO INS CO	\$ 916,144	\$ 70,304,346	\$ 133,809,106	\$ 65,906,215	\$ 67,902,891
AMERICAN RELIABLE INSURANCE COMPANY	\$ 905,911	\$ 156,276,289	\$ 127,604,474	\$ 80,193,287	\$ 47,471,187
TRAVELERS CASUALTY&SURETY CO OF IL	\$ 905,110	\$ 229,120,898	\$ 1,394,631,109	\$ 1,087,871,971	\$ 306,759,138
HIGHLANDS INS CO	\$ 895,900	\$ 114,459,598	\$ 888,037,589	\$ 693,902,964	\$ 194,134,625
PACIFIC EMPLOYERS INS CO	\$ 884,404	\$ 149,895,939	\$ 884,325,972	\$ 674,043,897	\$ 210,282,074
MILLERS MUTUAL FIRE INS CO	\$ 883,499	\$ 138,629,883	\$ 200,403,375	\$ 88,385,688	\$ 112,017,687
TOYOTA MOTOR INS CO	\$ 883,057	\$ 23,989,064	\$ 56,375,861	\$ 33,877,135	\$ 22,498,726
TEACHERS INS CO	\$ 882,241	\$ 166,627,764	\$ 215,613,002	\$ 150,818,533	\$ 64,794,475
BITUMINOUS FIRE & MARINE INS CO	\$ 878,740	\$ 45,415,538	\$ 211,635,491	\$ 152,426,700	\$ 59,208,791
AGRICULTURAL INSURANCE COMPANY	\$ 865,012	\$ 246,703,680	\$ 10,689,409	\$ 2,907,575	\$ 7,781,834
NATIONAL CASUALTY COMPANY	\$ 864,889	\$ 263,843,544	\$ 86,148,446	\$ 15,710,678	\$ 70,437,768
SELECT INSURANCE COMPANY	\$ 862,283	\$ 40,557,454	\$ 81,693,850	\$ 41,525,769	\$ 40,168,080
AFFILIATED FM INSURANCE COMPANY	\$ 850,948	\$ 101,438,764	\$ 214,317,451	\$ 139,111,903	\$ 75,205,548
AMERICAN & FOREIGN INSURANCE CO	\$ 840,316	\$ 260,405,389	\$ 427,165,268	\$ 323,218,503	\$ 109,946,765
CAROLINA CASUALTY INS CO	\$ 834,753	\$ 84,901,748	\$ 187,958,194	\$ 121,954,434	\$ 66,003,760
SAFECO NATIONAL INSURANCE CO	\$ 831,365	\$ 108,797,880	\$ 135,439,354	\$ 64,131,971	\$ 71,307,983
CAPITOL INDEMNITY CORP	\$ 823,905	\$ 94,543,698	\$ 249,465,870	\$ 140,141,758	\$ 109,324,112
JC PENNEY CASUALTY INS CO	\$ 777,982	\$ 43,691,893	\$ 37,422,381	\$ 14,642,614	\$ 22,779,787
LYNDON PROPERTY INS CO	\$ 774,496	\$ 122,319,411	\$ 155,820,913	\$ 64,831,740	\$ 90,989,173
ALBANY INSURANCE COMPANY	\$ 762,965	\$ 82,021,794	\$ 19,711,493	\$ 1,753,147	\$ 17,958,348
UNITED GTY RESIDENTIAL INS CO	\$ 760,834	\$ 333,657,071	\$ 1,035,612,236	\$ 882,915,131	\$ 152,697,105
WESTERN DIVERSIFIED CASUALTY INS CO	\$ 732,958	\$ 29,174,965	\$ 72,018,919	\$ 55,701,464	\$ 16,317,454
METROPOLITAN DRT PROP & CAS INS CO	\$ 732,905	\$ 77,281,556	\$ 38,744,187	\$ 21,613,864	\$ 17,130,324
NORTH AMERICAN SPECIALTY INS CO	\$ 722,822	\$ 89,925,738	\$ 186,440,237	\$ 103,717,490	\$ 82,722,747
SAFEGUARD INS CO	\$ 705,266	\$ 109,319,218	\$ 611,812,265	\$ 464,038,472	\$ 147,773,793
FRONTIER INS CO	\$ 699,191	\$ 332,207,413	\$ 880,076,306	\$ 603,685,973	\$ 276,390,333
COLONIAL PENN INS CO	\$ 692,482	\$ 281,249,126	\$ 918,090,424	\$ 577,087,577	\$ 341,002,847
VOYAGER PROPERTY & CASUALTY INS CO	\$ 679,095	\$ 64,432,833	\$ 92,763,770	\$ 63,598,710	\$ 29,165,059
MARKEL INSURANCE COMPANY	\$ 673,126	\$ 89,465,331	\$ 189,484,446	\$ 139,404,963	\$ 50,079,483
FINANCIAL GUARANTY INS CO	\$ 668,278	\$ 95,980,078	\$ 2,534,560,465	\$ 1,278,970,054	\$ 1,255,590,411
RLI INS CO	\$ 662,630	\$ 193,228,384	\$ 502,644,676	\$ 237,118,504	\$ 265,526,172
FOREMOST PROPERTY & CASUALTY INS CO	\$ 654,446	\$ 43,708,597	\$ 13,364,502	\$ 330,496	\$ 13,034,006
NORTH RIVER INSURANCE CO	\$ 652,374	\$ 327,139,610	\$ 909,157,947	\$ 747,356,997	\$ 161,800,950
ARMED FORCES INS EXCHANGE	\$ 650,227	\$ 60,145,509	\$ 155,914,498	\$ 59,430,383	\$ 96,484,115
AMEX ASSURANCE COMPANY	\$ 649,622	\$ 212,523,150	\$ 485,652,659	\$ 312,129,435	\$ 173,523,223
VIGILANT INSURANCE COMPANY	\$ 646,834	\$ 435,044,110	\$ 863,576,424	\$ 553,889,517	\$ 309,686,907
AMERICAN ZURICH INSURANCE CO	\$ 646,624	\$ 167,798,770	\$ 143,052,852	\$ 96,426,446	\$ 46,626,406
UNITED CASUALTY INS CO OF AMERICA	\$ 642,038	\$ 34,536,434	\$ 39,391,152	\$ 7,128,432	\$ 26,262,720
ACCEPTANCE INSURANCE COMPANY	\$ 637,314	\$ 193,223,551	\$ 282,994,356	\$ 154,182,950	\$ 128,811,406
FIRSTCOMP INSURANCE COMPANY	\$ 624,701	\$ 715,458	\$ 3,423,861	\$ 744,815	\$ 2,679,046
CHICAGO INS CO	\$ 622,258	\$ 246,187,000	\$ 274,459,548	\$ 207,429,939	\$ 67,029,609
TRAVELERS INDEMNITY CO OF CT	\$ 618,916	\$ 299,660,100	\$ 824,517,444	\$ 610,717,061	\$ 213,800,383
ASSOCIATED INDEMNITY CORP	\$ 586,347	\$ 168,662,502	\$ 139,004,406	\$ 104,513,788	\$ 34,490,618
NATIONAL AMERICAN INS CO	\$ 580,319	\$ 123,013,529	\$ 142,173,087	\$ 96,889,725	\$ 45,283,362
CREDIT GENERAL INS CO	\$ 577,000	\$ 87,497,775	\$ 73,934,340	\$ 42,425,407	\$ 31,508,933
LM INSURANCE CORP	\$ 570,319	\$ 87,573,561	\$ 31,732,748	\$ 16,478,704	\$ 15,254,044
JEWELERS MUTUAL INS CO	\$ 567,917	\$ 46,931,154	\$ 93,326,860	\$ 34,839,195	\$ 3,997,374
KANSAS CITY FIRE & MARINE INS CO	\$ 548,769	\$ 57,885,261	\$ 47,124,508	\$ 30,798,586	\$ 16,325,922
STANDARD FIRE INSURANCE CO	\$ 546,944	\$ 719,424,387	\$ 2,775,577,499	\$ 2,089,735,335	\$ 685,842,165



# Property and Casualty Companies Ranked by Arkansas Premiums

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
BCS INSURANCE COMPANY	\$ 542,138	\$ 73,504,235	\$ 130,712,913	\$ 77,544,478	\$ 53,168,435
CONNECTICUT INDEMNITY CO	\$ 540,798	\$ 347,625,921	\$ 421,670,994	\$ 293,898,607	\$ 127,772,387
AMERICAN PREMIER INSURANCE CO	\$ 539,319	\$ 131,330,194	\$ 7,420,349	\$ 1,573,832	\$ 5,846,517
YASUDA FIRE & MARINE INS CO OF AMER	\$ 537,392	\$ 109,506,799	\$ 292,251,811	\$ 194,362,132	\$ 97,889,679
PMI MORTGAGE INS CO	\$ 520,936	\$ 401,738,054	\$ 1,412,988,753	\$ 1,138,124,311	\$ 274,864,442
OLD REPUBLIC MINNEHOMA INS CO	\$ 519,794	\$ 12,837,115	\$ 31,721,977	\$ 21,865,272	\$ 9,856,705
BALBOA INSURANCE COMPANY	\$ 516,983	\$ 217,308,999	\$ 378,061,979	\$ 229,805,199	\$ 148,256,780
ATLANTIC MUTUAL INS COMPANY	\$ 513,165	\$ 476,226,542	\$ 1,158,102,601	\$ 737,218,458	\$ 420,884,143
INDUSTRIAL INDEMNITY CO	\$ 507,306	\$ 205,259,056	\$ 625,206,065	\$ 514,562,475	\$ 110,643,590
FINANCIAL SECURITY ASSURANCE INC	\$ 504,072	\$ 221,812,994	\$ 1,331,137,028	\$ 832,680,475	\$ 498,456,553
ATLANTA SPECIALTY INS COMPANY	\$ 503,420	\$ 73,674,222	\$ 17,515,770	\$ 6,665,362	\$ 10,850,408
GLENS FALLS INSURANCE COMPANY	\$ 489,685	\$ 82,764,919	\$ 107,825,383	\$ 87,544,121	\$ 20,281,262
VANLINER INS CO	\$ 487,998	\$ 69,429,803	\$ 200,795,267	\$ 121,989,782	\$ 78,805,485
NATIONAL FARMERS UNION STD INS CO	\$ 486,568	\$ 18,940,514	\$ 36,175,356	\$ 20,151,691	\$ 16,023,665
CASUALTY RECIPROCAL EXCHANGE	\$ 486,317	\$ 64,294,427	\$ 165,380,215	\$ 134,555,597	\$ 30,824,618
FIRST FINANCIAL INS CO	\$ 485,827	\$ 71,262,864	\$ 146,649,853	\$ 104,376,092	\$ 42,273,761
USLIFE INDEMNITY CO	\$ 484,430	\$ 18,838,200	\$ 30,604,860	\$ 12,702,786	\$ 17,902,074
AMERICAN FIRE & INDEMNITY COMPANY	\$ 482,032	\$ 20,247,186	\$ 6,947,380	\$ 253,340	\$ 6,694,040
MIDWESTERN INSURANCE COMPANY	\$ 476,816	\$ 810,710	\$ 33,165,202	\$ 18,393,809	\$ 14,771,393
BANCINSURE INC	\$ 459,119	\$ 19,629,512	\$ 58,020,522	\$ 32,828,672	\$ 25,191,850
AMBAC ASSURANCE CORP	\$ 454,543	\$ 253,254,103	\$ 2,879,280,693	\$ 1,872,451,420	\$ 1,006,829,273
BANKERS STANDARD INS CO	\$ 451,001	\$ 111,127,940	\$ 108,085,621	\$ 78,930,366	\$ 29,155,255
REPUBLIC WESTERN INS CO	\$ 429,038	\$ 121,358,298	\$ 539,095,350	\$ 382,068,932	\$ 157,026,418
PROVIDIAN AUTO AND HOME INS CO	\$ 426,584	\$ 90,623,491	\$ 193,497,261	\$ 121,095,478	\$ 72,401,783
HANOVER AMERICAN INSURANCE CO	\$ 421,359	\$ 21,719,069	\$ 11,789,814	\$ 83,547	\$ 11,706,267
COLONIAL PENN FRANKLIN INS CO	\$ 407,883	\$ 210,313,660	\$ 368,389,097	\$ 252,276,304	\$ 116,112,793
HERITAGE INDEMNITY CO	\$ 401,571	\$ 82,575,437	\$ 270,120,035	\$ 212,936,006	\$ 57,184,030
AMICA MUTUAL INSURANCE CO	\$ 399,667	\$ 879,129,275	\$ 2,531,204,425	\$ 1,306,947,247	\$ 1,224,257,178
CALVERT INSURANCE COMPANY	\$ 391,421	\$ 62,279,743	\$ 70,367,405	\$ 53,452,859	\$ 16,914,546
PHOENIX INSURANCE COMPANY	\$ 381,187	\$ 569,367,524	\$ 2,808,782,679	\$ 2,173,300,133	\$ 635,482,545
PACIFIC INDEMNITY COMPANY	\$ 372,098	\$ 370,129,953	\$ 2,292,378,025	\$ 1,761,886,257	\$ 530,491,768
FIRE & CASUALTY INS CO OF CT	\$ 349,469	\$ 123,478,766	\$ 205,525,447	\$ 148,190,714	\$ 57,334,733
FIREMANS FUND INS CO OF WI	\$ 328,845	\$ 56,286,546	\$ 23,356,865	\$ 9,127,355	\$ 14,229,510
BEACON NATIONAL INSURANCE CO	\$ 327,612	\$ 20,512,834	\$ 24,397,322	\$ 13,277,369	\$ 11,119,953
CENTENNIAL INSURANCE COMPANY	\$ 323,269	\$ 202,695,477	\$ 660,403,846	\$ 486,968,615	\$ 173,435,231
VEREX ASSURANCE INC	\$ 321,359	\$ 11,144,570	\$ 194,228,995	\$ 54,904,621	\$ 139,324,374
DESIGN PROFESSIONALS INS CO	\$ 320,429	\$ 49,731,905	\$ 111,445,175	\$ 73,060,780	\$ 38,384,395
INSURANCE CORP OF NEW YORK (THE)	\$ 317,620	\$ 105,634,840	\$ 437,078,507	\$ 323,401,563	\$ 113,676,945
THE INSURANCE CORPORATION OF NY	\$ 317,620	\$ 105,634,840	\$ 437,078,507	\$ 323,401,563	\$ 113,676,945
PROGRESSIVE SPECIALTY INS CO	\$ 308,939	\$ 260,314,454	\$ 656,425,897	\$ 469,944,021	\$ 186,481,876
SEABOARD SURETY COMPANY	\$ 302,174	\$ 83,637,062	\$ 160,203,206	\$ 1,285,701	\$ 158,917,505
ELECTRIC INSURANCE COMPANY	\$ 295,290	\$ 187,448,845	\$ 760,453,333	\$ 596,240,056	\$ 164,213,277
OMAHA PROPERTY & CASUALTY INS CO	\$ 288,326	\$ 150,263,518	\$ 81,950,592	\$ 44,498,837	\$ 37,451,755
REPUBLIC INS CO	\$ 287,945	\$ 58,479,744	\$ 290,514,715	\$ 256,907,018	\$ 33,607,697
WINTERHUR INTERNATL AMER INS CO	\$ 285,549	\$ 63,268,221	\$ 75,340,435	\$ 62,688,628	\$ 12,651,807
NATIONAL STANDARD INS COMPANY	\$ 285,309	\$ 10,743,658	\$ 27,650,601	\$ -	\$ 27,650,601
BANKERS MULTIPLE LINE INS CO	\$ 277,130	\$ 20,541,438	\$ 19,727,073	\$ 4,577,885	\$ 15,149,188
FORUM INS CO	\$ 268,373	\$ 36,083,112	\$ 136,290,985	\$ 62,649,771	\$ 73,641,214
FIREMENS INS CO OF NEWARK NJ	\$ 263,168	\$ 78,241,704	\$ 1,759,371,242	\$ 1,346,220,988	\$ 413,150,254
GERLING AMERICA INS CO	\$ 258,951	\$ 103,616,599	\$ 292,880,292	\$ 192,491,465	\$ 100,388,827
MARYLAND INSURANCE COMPANY	\$ 254,628	\$ 10,495,976	\$ 68,751,743	\$ -	\$ 68,751,743
LUMBERMAN'S UNDERWRITING ALLIANCE	\$ 253,229	\$ 113,855,667	\$ 370,158,312	\$ 253,387,527	\$ 116,770,785
DECATUR INS CO INC	\$ 250,518	\$ 250,518	\$ 2,155,917	\$ 538,828	\$ 1,617,089
AMERICAN INDEMNITY COMPANY	\$ 250,133	\$ 33,965,738	\$ 110,734,233	\$ 82,585,579	\$ 28,148,654
NORTHERN ASSURANCE CO OF AMERICA	\$ 248,316	\$ 243,806,557	\$ 973,959,207	\$ 705,605,844	\$ 268,353,363
STATE NATIONAL INS CO INC	\$ 245,335	\$ 18,302,428	\$ 33,574,607	\$ 12,810,890	\$ 20,763,717
SUN INS OFFICE OF AMERICA INC	\$ 245,238	\$ 47,118,934	\$ 403,350,705	\$ 31,922,343	\$ 371,428,362
INFINITY SELECT INSURANCE CO	\$ 243,315	\$ 38,666,803	\$ 20,615,961	\$ 13,598,437	\$ 7,017,524
OLD REPUBLIC SURETY COMPANY	\$ 239,309	\$ 23,765,288	\$ 66,492,328	\$ 46,314,373	\$ 20,177,955
TITAN INDEMNITY COMPANY	\$ 237,191	\$ 86,527,371	\$ 117,551,958	\$ 34,897,205	\$ 82,654,753
FIRST MARINE INS CO	\$ 237,043	\$ 2,568,290	\$ 6,593,842	\$ 970,104	\$ 5,623,738
COMMONWEALTH MORTGAGE ASSURANCE CO	\$ 231,850	\$ 254,133,732	\$ 698,379,463	\$ 550,292,306	\$ 148,087,157
AETNA INSURANCE CO OF CT	\$ 231,426	\$ 61,156,048	\$ 119,576,682	\$ 67,450,429	\$ 52,126,254
ARGONAUT INSURANCE COMPANY	\$ 227,528	\$ 62,278,618	\$ 1,444,667,330	\$ 885,302,131	\$ 559,365,199
MBIA INSURANCE CORP	\$ 222,799	\$ 516,966,655	\$ 5,255,819,668	\$ 3,495,621,741	\$ 1,760,197,927
CIGNA FIRE UNDERWRITERS INS CO	\$ 221,911	\$ 82,361,699	\$ 47,908,625	\$ 8,051,484	\$ 39,857,142
GRAPHIC ARTS MUTUAL INS CO	\$ 213,409	\$ 188,323,964	\$ 94,997,862	\$ 66,883,990	\$ 28,113,872
AMWEST SURETY INSURANCE COMPANY	\$ 212,736	\$ 76,478,500	\$ 115,578,549	\$ 81,755,199	\$ 33,823,352
MARKEL AMERICAN INSURANCE COMPANY	\$ 211,539	\$ 38,855,794	\$ 41,996,830	\$ 18,749,318	\$ 23,247,512
NCMIC INS CO	\$ 201,577	\$ 48,708,187	\$ 333,978,044	\$ 217,932,708	\$ 116,045,337
NEW YORK MARINE & GENERAL INS CO	\$ 196,003	\$ 82,375,975	\$ 406,839,942	\$ 238,235,906	\$ 168,604,036
US SPECIALTY INSURANCE COMPANY	\$ 195,574	\$ 30,416,858	\$ 60,146,782	\$ 10,039,337	\$ 50,107,445
UNITED GTY RESIDENTIAL INS CO OF NC	\$ 192,139	\$ 11,588,629	\$ 94,776,984	\$ 51,655,353	\$ 43,121,631
TRUMBULL INSURANCE COMPANY	\$ 189,056	\$ 12,756,325	\$ 92,913,490	\$ 64,093,381	\$ 28,820,109
AMERICAN ALLIANCE INS COMPANY	\$ 187,577	\$ 209,305,838	\$ 10,129,114	\$ 2,905,659	\$ 7,223,455
AMERICAN CREDIT INDEMNITY CO	\$ 185,319	\$ 98,994,760	\$ 173,101,714	\$ 93,203,977	\$ 79,897,737
FIDELITY & CASUALTY CO OF NY	\$ 175,716	\$ 237,169,116	\$ 641,044,621	\$ 412,382,541	\$ 228,662,080

# Property and Casualty Companies Ranked by Arkansas Premiums

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
MERCHANTS BONDING CO (MUTUAL)	\$ 168,882	\$ 25,753,972	\$ 34,291,806	\$ 13,664,959	\$ 20,626,847
WESTPORT INSURANCE CORP	\$ 168,452	\$ 86,895,497	\$ 188,079,533	\$ 127,688,835	\$ 60,390,698
MUTUAL PROTECTIVE INS CO	\$ 164,542	\$ 74,602,292	\$ 127,336,847	\$ 87,518,595	\$ 39,818,252
BANKERS INSURANCE CO	\$ 158,123	\$ 199,435,431	\$ 105,271,937	\$ 52,947,664	\$ 52,324,273
AUTOMOBILE INS CO OF HARTFORD CT	\$ 155,828	\$ 420,988,543	\$ 763,976,487	\$ 558,447,589	\$ 205,528,898
NORTHBROOK PROPERTY & CAS INS CO	\$ 155,040	\$ 67,428,431	\$ 249,162,089	\$ 3,329,018	\$ 245,833,070
GENESIS INSURANCE COMPANY	\$ 146,592	\$ 115,039,325	\$ 139,455,340	\$ 65,539,570	\$ 73,915,770
NAVIGATORS INSURANCE COMPANY	\$ 146,260	\$ 93,159,849	\$ 257,797,872	\$ 147,840,982	\$ 109,956,890
TOKIO MARINE & FIRE INS CO, LIMITED	\$ 146,000	\$ 226,021,328	\$ 929,923,308	\$ 705,661,654	\$ 224,261,654
LINCOLN GENERAL INS CO	\$ 142,624	\$ 50,532,388	\$ 10,895,306	\$ 55,109,592	\$ 25,785,714
FIRST COMMUNITY INS CO	\$ 141,029	\$ 15,336,455	\$ 11,750,528	\$ 3,681,896	\$ 8,068,632
PENNSYLVANIA NAT'L MUTUAL CASUALTY	\$ 138,232	\$ 381,465,354	\$ 571,150,521	\$ 393,300,338	\$ 177,850,183
PHARMACISTS MUTUAL INS COMPANY	\$ 137,418	\$ 2,834,066	\$ 68,460,681	\$ 48,496,789	\$ 19,963,892
AMERICAN LIVE STOCK INSURANCE CO	\$ 136,992	\$ 6,597,005	\$ 54,041,771	\$ 6,334,712	\$ 47,707,059
WASHINGTON INTERNATIONAL INS CO	\$ 136,503	\$ 47,173,795	\$ 80,833,658	\$ 53,141,687	\$ 27,691,971
OLD UNITED CASUALTY CO	\$ 125,552	\$ 25,669,298	\$ 56,584,159	\$ 42,640,900	\$ 13,943,258
SOUTHERN INS CO	\$ 125,212	\$ 22,934,617	\$ 9,266,518	\$ 604,006	\$ 8,662,512
HOME INSURANCE COMPANY	\$ 123,308	\$ (417,470)	\$ 1,445,652,948	\$ 1,387,143,743	\$ 58,509,205
AMERIN GUARANTY CORP	\$ 122,903	\$ 100,320,253	\$ 361,831,497	\$ 143,234,663	\$ 218,596,834
FLORISTS' MUTUAL INS CO	\$ 121,149	\$ 43,131,188	\$ 100,420,894	\$ 70,169,926	\$ 30,250,968
HIGHLANDS UNDERWRITERS INS CO	\$ 116,302	\$ 22,624,297	\$ 34,966,727	\$ 448,272	\$ 34,518,455
AMERICAN CONTINENTAL INSURANCE CO	\$ 115,822	\$ 195,842,989	\$ 751,731,271	\$ 585,908,846	\$ 165,822,425
FAIRMONT INS CO	\$ 112,391	\$ 37,439,897	\$ 21,709,262	\$ 480,059	\$ 21,229,203
SUMITOMO MARINE & FIRE INS CO, LIMITED	\$ 111,831	\$ 63,777,638	\$ 226,707,275	\$ 148,085,795	\$ 78,621,480
CONNECTICUT SURETY CO	\$ 106,120	\$ 4,189,800	\$ 25,282,638	\$ 13,346,583	\$ 11,936,055
UNIVERSAL SURETY OF AMERICA	\$ 101,938	\$ 17,510,664	\$ 31,545,751	\$ 17,873,723	\$ 13,672,028
KANSAS BANKERS SURETY CO	\$ 98,519	\$ 14,825,450	\$ 72,224,694	\$ 16,072,319	\$ 56,152,374
TRAVELERS CASUALTY COMPANY OF CT	\$ 95,733	\$ 41,494,371	\$ 254,141,323	\$ 200,780,469	\$ 53,360,854
PEAK PROPERTY & CASUALTY INS CORP	\$ 94,871	\$ 21,551,767	\$ 8,124,220	\$ 570,138	\$ 7,554,082
SOREMA NORTH AMERICA REINSURANCE CO	\$ 91,972	\$ 15,101,759	\$ 434,422,776	\$ 259,834,725	\$ 174,588,051
CUMBERLAND CASUALTY & SURETY CO	\$ 91,648	\$ 6,797,136	\$ 11,377,714	\$ 6,333,187	\$ 5,044,527
TRITON INSURANCE COMPANY	\$ 89,351	\$ 50,753,927	\$ 228,855,824	\$ 161,279,990	\$ 67,575,834
NATIONAL LIABILITY & FIRE INS CO	\$ 88,960	\$ 15,333,657	\$ 345,058,397	\$ 47,413,183	\$ 297,645,214
LINCOLN NATIONAL HLTH & CAS INS CO	\$ 87,808	\$ 66,842,088	\$ 362,078,859	\$ 288,398,350	\$ 73,680,509
TEXAS GENERAL INDEMNITY COMPANY	\$ 87,544	\$ 5,874,368	\$ 13,391,676	\$ 3,967,220	\$ 9,424,456
PROTECTIVE INS CO	\$ 86,497	\$ 38,819,818	\$ 421,179,647	\$ 174,254,957	\$ 246,924,690
USAA GENERAL INDEMNITY CO	\$ 85,806	\$ 45,634,978	\$ 75,727,125	\$ 13,224,492	\$ 62,502,633
PENNSYLVANIA MILLERS MUTUAL INS CO	\$ 84,575	\$ 36,578,427	\$ 99,315,232	\$ 49,357,192	\$ 49,958,039
HOUSEHOLD INSURANCE COMPANY	\$ 83,186	\$ 13,981,743	\$ 14,973,526	\$ 1,969,765	\$ 13,003,761
LANCER INSURANCE CO	\$ 82,502	\$ 113,650,181	\$ 88,399,360	\$ 54,734,152	\$ 33,665,208
GREENWICH INS CO	\$ 79,780	\$ 91,805,228	\$ 49,529,478	\$ 20,615,481	\$ 28,913,997
CAPITAL MARKETS ASR CORP	\$ 77,811	\$ 103,859,055	\$ 370,259,617	\$ 178,947,873	\$ 191,311,744
FREMONT PACIFIC INSURANCE COMPANY	\$ 77,702	\$ 878,544	\$ 48,128,672	\$ 33,958,790	\$ 14,169,877
ARGONAUT-SOUTHWEST INSURANCE CO	\$ 76,227	\$ 16,660,853	\$ 19,726,125	\$ 7,122,040	\$ 12,604,085
METROPOLITAN CASUALTY INS CO	\$ 67,485	\$ 168,626,777	\$ 63,506,736	\$ 34,991,663	\$ 28,515,074
OHIO INDEMNITY CO	\$ 67,305	\$ 11,187,803	\$ 28,388,267	\$ 6,376,876	\$ 22,011,391
INTERCARGO INS CO	\$ 64,716	\$ 66,437,533	\$ 93,519,021	\$ 59,162,060	\$ 34,356,961
GENERAL REINSURANCE CORP	\$ 61,342	\$ 23,419,490	\$ 15,879,663,340	\$ 9,680,206,342	\$ 6,199,456,998
SOUTH CAROLINA INSURANCE CO	\$ 61,199	\$ 20,186,090	\$ 79,173,382	\$ 49,103,423	\$ 30,069,959
GLOBE INDEMNITY CO	\$ 60,742	\$ 89,318,728	\$ 1,583,152,992	\$ 1,187,656,737	\$ 395,496,255
MGA INS CO INC	\$ 59,713	\$ 31,339,301	\$ 60,668,301	\$ 39,841,760	\$ 21,026,541
GEN'ELEC MORTGAGE INS CORP OF NC	\$ 56,715	\$ 1,331,841	\$ 275,198,560	\$ 83,315,587	\$ 191,882,972
GREAT MIDWEST INS CO	\$ 54,520	\$ 7,977,709	\$ 20,481,582	\$ 7,960,939	\$ 12,520,643
TEXAS PACIFIC INDEMNITY CO	\$ 54,000	\$ 33,866,128	\$ 8,391,746	\$ 81,704	\$ 8,310,042
AGRI GENERAL INSURANCE COMPANY	\$ 52,617	\$ 28,743,369	\$ 132,912,483	\$ 12,941,277	\$ 119,971,206
AMERICAN EMPIRE INSURANCE CO	\$ 51,090	\$ 6,710,729	\$ 27,761,821	\$ 5,643,797	\$ 22,118,023
STATEWIDE INS CO	\$ 48,117	\$ 22,273,954	\$ 36,875,976	\$ 26,146,360	\$ 10,729,616
NICHIDO FIRE & MARINE INS CO	\$ 47,149	\$ 4,493,359	\$ 77,937,861	\$ 40,493,762	\$ 37,444,099
ULICO CASUALTY CO	\$ 45,625	\$ 114,461,287	\$ 165,900,783	\$ 112,591,080	\$ 53,309,703
BIRMINGHAM FIRE INS CO OF PA	\$ 43,040	\$ 79,084,706	\$ 1,469,575,058	\$ 1,032,788,047	\$ 436,787,011
BLUE RIDGE INS CO	\$ 41,135	\$ 63,730,035	\$ 172,963,019	\$ 90,444,204	\$ 82,518,815
AMERICAN INTERNATIONAL INS COMPANY	\$ 40,807	\$ 79,959,803	\$ 699,577,571	\$ 517,869,298	\$ 181,708,273
NORDSTERN INS CO OF AMERICA	\$ 39,603	\$ 16,665,323	\$ 26,451,882	\$ 11,105,673	\$ 15,346,209
PREFERRED PHYSICIANS INS CO	\$ 37,313	\$ 20,761,526	\$ 36,502,507	\$ 23,785,679	\$ 12,716,828
NATIONAL FIRE & INDEMNITY EXCHANGE	\$ 36,775	\$ 4,583,132	\$ 10,712,041	\$ 5,929,582	\$ 4,782,459
CIM INSURANCE CORP	\$ 33,809	\$ 54,366,751	\$ 29,724,508	\$ 13,405,442	\$ 16,319,066
UNITED FIRE & CAS CO	\$ 32,833	\$ 164,736,125	\$ 518,217,956	\$ 286,892,174	\$ 231,325,782
TRIAD GUARANTY INS CORP	\$ 30,864	\$ 40,082,507	\$ 133,255,446	\$ 72,319,868	\$ 60,935,578
NORTHBROOK NATIONAL INS CO	\$ 30,822	\$ 25,351,437	\$ 25,087,322	\$ 588,425	\$ 24,498,897
FIRST AMERICAN INS CO	\$ 27,834	\$ 22,215,578	\$ 39,035,775	\$ 23,050,463	\$ 15,985,313
FFG INSURANCE COMPANY	\$ 27,521	\$ 4,284,555	\$ 18,161,021	\$ 7,038,644	\$ 11,122,378
PRUDENTIAL GENERAL INS CO	\$ 26,908	\$ 13,391,184	\$ 14,187,539	\$ 4,046,249	\$ 10,141,290
GATEWAY INSURANCE CO	\$ 25,594	\$ 12,260,126	\$ 18,696,342	\$ 11,541,337	\$ 7,155,005
CONTINENTAL WESTERN INS CO	\$ 25,491	\$ 163,095,069	\$ 323,174,626	\$ 236,388,931	\$ 86,785,695
VASA NORTH ATLANTIC INS CO	\$ 25,268	\$ 43,573,371	\$ 42,041,731	\$ 17,721,736	\$ 24,319,995
PEERLESS INSURANCE COMPANY	\$ 23,889	\$ 305,105,088	\$ 711,093,860	\$ 535,462,680	\$ 175,631,180
NORTHWESTERN NATIONAL CASUALTY CO	\$ 23,314	\$ 114,443,005	\$ 327,669,685	\$ 242,541,951	\$ 85,127,734

# Property and Casualty Companies Ranked by Arkansas Premiums

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
CONTRACTORS BONDING & INS CO	\$ 20,407	\$ 32,747,673	\$ 55,391,609	\$ 34,419,848	\$ 20,971,761
NATIONWIDE AGRIBUSINESS INS CO	\$ 19,613	\$ 55,174,724	\$ 105,100,631	\$ 74,061,495	\$ 31,039,136
UNDERWRITERS INDEMNITY CO	\$ 18,891	\$ 3,405,157	\$ 23,023,967	\$ 6,084,467	\$ 16,939,500
NATIONAL INTERSTATE INS CO	\$ 18,676	\$ 24,082,490	\$ 57,783,015	\$ 39,770,405	\$ 18,012,610
GREAT PACIFIC INS CO	\$ 16,801	\$ 24,150,137	\$ 40,379,026	\$ 14,798,623	\$ 25,580,403
UNDERWRITERS INSURANCE COMPANY	\$ 15,918	\$ 25,289,689	\$ 230,909,668	\$ 10,145,010	\$ 220,764,658
HARTFORD ACCIDENT & INDEMNITY CO	\$ 14,905	\$ 46,297,903	\$ 9,007,118,555	\$ 4,288,588,908	\$ 4,718,529,647
CMG MORTGAGE INS CO	\$ 14,542	\$ 10,657,465	\$ 38,151,859	\$ 22,778,046	\$ 15,373,813
FOREMOST SIGNATURE INS CO	\$ 13,542	\$ 89,114,232	\$ 19,229,125	\$ 3,781,361	\$ 15,447,764
EMPLOYEE BENEFITS INS CO	\$ 12,352	\$ 39,878,787	\$ 111,362,645	\$ 71,066,226	\$ 40,296,419
GAN NORTH AMERICAN INS CO	\$ 11,138	\$ 20,881,047	\$ 29,582,740	\$ 22,757,787	\$ 6,824,953
INTERNATIONAL FIDELITY INS CO	\$ 10,506	\$ 38,914,504	\$ 64,370,030	\$ 27,425,077	\$ 36,944,953
REGENT INS CO	\$ 10,504	\$ 157,054,090	\$ 200,052,378	\$ 122,320,452	\$ 77,731,926
JEFFERSON INS CO OF NY	\$ 9,407	\$ 45,901,603	\$ 313,591,647	\$ 203,594,029	\$ 109,997,618
ATLAS ASSURANCE CO OF AMERICA	\$ 9,140	\$ 44,418,409	\$ 876,451,196	\$ 492,957,311	\$ 383,493,883
INTERNATIONAL INDEMNITY CO	\$ 9,080	\$ 11,608,616	\$ 59,526,449	\$ 36,874,017	\$ 22,652,432
FAR WEST INSURANCE COMPANY	\$ 9,043	\$ 8,805,437	\$ 15,260,051	\$ 8,759,186	\$ 6,500,866
GENERAL STAR NATIONAL INS CO	\$ 8,884	\$ 38,816,440	\$ 260,873,449	\$ 157,474,638	\$ 103,398,811
OKLAHOMA SURETY COMPANY	\$ 8,696	\$ 12,998,528	\$ 10,786,484	\$ 4,049,886	\$ 6,736,598
CINCINNATI CASUALTY CO	\$ 7,376	\$ 148,905,559	\$ 215,851,502	\$ 7,788,455	\$ 208,063,047
ZNAT INSURANCE CO	\$ 7,182	\$ 6,779,736	\$ 20,786,199	\$ 13,530,472	\$ 7,255,727
MERASTAR INS CO	\$ 6,846	\$ 30,637,893	\$ 44,486,043	\$ 25,796,611	\$ 18,689,432
EVEREST NATIONAL INSURANCE CO	\$ 5,668	\$ 70,835,851	\$ 70,433,155	\$ 19,485,966	\$ 50,947,189
AMERICAN COLONIAL INSURANCE COMPANY	\$ 5,050	\$ 5,050	\$ 287,561	\$ 19,458	\$ 268,103
ATLANTIC INSURANCE COMPANY	\$ 4,630	\$ 2,070,418	\$ 25,814,445	\$ 12,428,299	\$ 13,386,146
GENERAL CASUALTY CO OF WI	\$ 4,473	\$ 243,379,271	\$ 834,159,499	\$ 481,947,926	\$ 352,211,573
ZALE INDEMNITY CO	\$ 4,208	\$ 3,713,198	\$ 23,579,678	\$ 10,418,506	\$ 13,161,172
UNIVERSAL SURETY COMPANY	\$ 4,126	\$ 4,556,933	\$ 87,216,666	\$ 8,972,823	\$ 78,243,843
NORTHBROOK INDEMNITY CO	\$ 3,911	\$ 15,398,816	\$ 23,319,801	\$ 433,156	\$ 22,886,645
TRANS PACIFIC INS CO	\$ 3,671	\$ 9,356,878	\$ 36,180,636	\$ 10,791,296	\$ 25,389,340
INSURANCE CO OF THE WEST	\$ 3,640	\$ 117,352,799	\$ 429,586,792	\$ 213,353,140	\$ 216,233,654
CINCINNATI INDEMNITY CO	\$ 3,241	\$ 25,733,736	\$ 47,799,218	\$ 2,817,954	\$ 44,981,264
GRAY INSURANCE COMPANY	\$ 3,181	\$ 21,382,160	\$ 121,486,012	\$ 89,125,101	\$ 32,360,911
NIPPON FIRE & MARINE INS CO, US BRANCH	\$ 3,012	\$ 16,300,171	\$ 164,510,746	\$ 108,680,612	\$ 55,830,135
NATIONAL REINSURANCE CORP	\$ 2,875	\$ 3,248,855	\$ 1,534,493,250	\$ 1,041,619,807	\$ 492,873,443
ST PAUL MEDICAL LIABILITY INS CO	\$ 2,726	\$ 22,409,003	\$ 107,860,841	\$ 54,304,799	\$ 53,556,042
NATIONAL FARMERS UNION PROP & CAS	\$ 2,700	\$ 147,344,312	\$ 144,471,923	\$ 90,673,469	\$ 53,798,454
VESTA INSURANCE CORP	\$ 2,663	\$ 21,641,928	\$ 6,344,005	\$ 273,763	\$ 6,070,242
ZURICH AMERICAN INS CO OF IL	\$ 2,064	\$ 106,356,248	\$ 69,299,875	\$ 48,212,209	\$ 21,087,666
SOUTHERN PILOT INSURANCE COMPANY	\$ 1,697	\$ 26,614,336	\$ 95,945,517	\$ 63,425,563	\$ 32,519,954
OHIO FARMERS INSURANCE COMPANY	\$ 1,521	\$ 117,207,925	\$ 966,398,437	\$ 382,239,966	\$ 584,158,471
MS CASUALTY INS CO	\$ 1,371	\$ 26,500,066	\$ 53,429,240	\$ 38,836,945	\$ 14,592,295
ACSTAR INSURANCE COMPANY	\$ 1,143	\$ 7,087,932	\$ 62,386,593	\$ 34,503,402	\$ 27,883,191
MIDDLESEX INSURANCE COMPANY	\$ 911	\$ 79,957,478	\$ 298,414,580	\$ 205,916,206	\$ 92,498,375
COMMERCIAL LOAN INS CORP	\$ 812	\$ 174,233	\$ 37,121,763	\$ 3,477,376	\$ 33,644,387
AMERICAN AGRI BUSINESS INS CO	\$ 794	\$ 2,755,554	\$ 6,653,996	\$ 678,693	\$ 5,975,303
PROVIDENCE WASHINGTON INS CO	\$ 693	\$ 128,506,578	\$ 301,090,747	\$ 222,869,321	\$ 78,221,426
RISCORP NATIONAL INSURANCE CO	\$ 514	\$ 81,604,433	\$ 140,555,180	\$ 108,824,726	\$ 31,730,453
NORTHWESTERN NTL INS CO MILWAUKEE	\$ 504	\$ 1,096,884	\$ 108,568,974	\$ 105,568,974	\$ 3,000,000
ALLIED MUTUAL INS CO	\$ 450	\$ 271,196,974	\$ 576,198,955	\$ 316,626,054	\$ 259,572,902
PETROLEUM CASUALTY CO	\$ 365	\$ 5,599,756	\$ 11,962,492	\$ 5,851,943	\$ 6,110,549
AMERICAN CENTRAL INSURANCE CO	\$ 356	\$ 166,294,564	\$ 26,804,768	\$ 11,526,874	\$ 15,277,893
METROPOLITAN GENERAL INS CO	\$ 259	\$ 109,529,596	\$ 37,853,575	\$ 20,829,649	\$ 17,023,925
FIRST LIBERTY INSURANCE CORP	\$ 63	\$ 53,172,971	\$ 31,765,794	\$ 16,395,577	\$ 15,369,815
PHOENIX ASSURANCE CO OF NEW YORK	\$ 62	\$ 10,857,804	\$ 191,278,204	\$ 77,106,270	\$ 114,171,934
WESTFIELD INSURANCE COMPANY	\$ 5	\$ 497,472,165	\$ 860,538,575	\$ 541,161,442	\$ 319,377,133
AGENTS MUTUAL INSURANCE COMPANY	\$ 1	\$ 1	\$ 287,229	\$ 143,884	\$ 143,345
ACA FINANCIAL GAURANTY CORP	\$ -	\$ 833,062	\$ 115,507,733	\$ 2,005,808	\$ 113,501,925
ADVANTA INSURANCE COMPANY	\$ -	\$ 19,524,230	\$ 60,860,748	\$ 8,205,397	\$ 52,655,351
ALLEGIANCE INSURANCE COMPANY	\$ -	\$ 25,858,405	\$ 33,786,746	\$ 22,187,785	\$ 11,598,961
ALLIANCE ASSURANCE CO OF AMERICA	\$ -	\$ (111)	\$ 254,488,983	\$ 9,310,207	\$ 245,178,776
ALLSTATE PROPERTY & CASUALTY INS CO	\$ -	\$ 219,011,461	\$ 18,910,238	\$ 2,925,381	\$ 15,984,857
AMCOMP ASSURANCE CORPORATION	\$ -	\$ (50,188)	\$ 10,009,570	\$ 80,849	\$ 9,928,721
AMERICAN AGRICULTURAL INSURANCE CO	\$ -	\$ 37,231	\$ 558,713,293	\$ 298,476,570	\$ 260,236,723
AMERICAN AMBASSADOR CASUALTY CO	\$ -	\$ 105,492,336	\$ 26,675,787	\$ 3,434,493	\$ 23,241,294
AMERICAN CENTENNIAL INSURANCE CO	\$ -	\$ 9,298,424	\$ 86,823,250	\$ 46,113,685	\$ 40,709,565
AMERICAN GENERAL PROP INS CO OF FL	\$ -	\$ 11,283,379	\$ 14,243,619	\$ 5,022,190	\$ 9,221,429
AMERICAN GROWERS INSURANCE COMPANY	\$ -	\$ 159,015,192	\$ 98,113,685	\$ 37,557,767	\$ 60,555,918
AMERICAN HEALTHCARE INDEMNITY CO	\$ -	\$ 3,362,100	\$ 45,617,045	\$ 21,874,556	\$ 23,742,488
AMERICAN HEALTHCARE SPECIALTY	\$ -	\$ -	\$ 41,685,706	\$ 19,471,092	\$ 22,214,613
AMERICAN MERCURY INSURANCE COMPANY	\$ -	\$ 46,232,863	\$ 116,111,305	\$ 70,714,701	\$ 45,396,604
AMERICAN PROFESSIONALS INSURANCE CO	\$ -	\$ 6,603,846	\$ 11,259,370	\$ 5,090,483	\$ 6,168,887
AMERICAN RE-INSURANCE COMPANY	\$ -	\$ 37,100	\$ 9,359,033,001	\$ 7,057,628,983	\$ 2,301,404,018
AMERICAN RISK FUNDING INSURANCE CO	\$ -	\$ 9,335,323	\$ 37,711,755	\$ 27,089,016	\$ 10,622,739
AMERICAN SAFETY CASUALTY INS CO	\$ -	\$ 4,059,659	\$ 14,712,829	\$ 5,723,771	\$ 8,989,058
AMERICAN SOUTHERN INSURANCE CO	\$ -	\$ 17,412,443	\$ 81,344,755	\$ 51,435,217	\$ 29,909,538
AMERICAN STATES INS CO OF TX	\$ -	\$ 51,840,295	\$ 15,702,840	\$ 217,841	\$ 15,484,998



# Property and Casualty Companies Ranked by Arkansas Premiums

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
ASSET GUARANTY INSURANCE COMPANY	\$ -	\$ 25,402,308	\$ 239,152,406	\$ 144,256,578	\$ 94,895,828
ATLANTA INTERNATIONAL INS CO	\$ -	\$ 400	\$ 27,471,647	\$ 20,286,726	\$ 7,184,921
AUTOMOBILE CLUB INS CO	\$ -	\$ 104,563,399	\$ 175,452,157	\$ 93,818,521	\$ 81,633,636
AXA REINSURANCE CO	\$ -	\$ 76,087,009	\$ 743,838,198	\$ 462,870,881	\$ 280,967,317
BEACON INSURANCE CO OF AMERICA	\$ -	\$ 1,621,067	\$ 55,781,333	\$ 32,768,962	\$ 23,012,371
CENTURY AMERICAN CASUALTY CO	\$ -	\$ 13,130,610	\$ 10,351,421	\$ 5,440,468	\$ 4,910,953
CENTURY INDEMNITY CO	\$ -	\$ 1,544,572	\$ 3,036,726,466	\$ 2,729,009,798	\$ 307,716,677
CENTURY REINSURANCE CO	\$ -	\$ -	\$ 95,641,797	\$ 47,404,897	\$ 48,236,900
CHARTWELL REINSURANCE CO	\$ -	\$ -	\$ 626,587,998	\$ 363,982,486	\$ 262,605,512
CHUBB INDEMNITY INSURANCE CO	\$ -	\$ 119,040,048	\$ 60,349,609	\$ 44,706,463	\$ 15,643,146
CHUBB NATIONAL INSURANCE CO	\$ -	\$ 3,472,024	\$ 44,610,660	\$ 28,902,807	\$ 15,707,853
CIGNA INDEMNITY INSURANCE COMPANY	\$ -	\$ 916,898	\$ 37,658,698	\$ 10,228,523	\$ 27,430,175
CIGNA REINSURANCE CO	\$ -	\$ -	\$ 684,398,213	\$ 554,442,617	\$ 129,955,596
COLOGNE REINS CO OF AMERICA	\$ -	\$ -	\$ 168,661,675	\$ 70,025,754	\$ 98,635,921
COLONIAL PENN MADISON INSURANCE CO	\$ -	\$ 56,800,359	\$ 148,701,713	\$ 66,950,946	\$ 81,750,767
COMMERCIAL CASUALTY INS CO	\$ -	\$ 10,580,194	\$ 27,344,110	\$ 14,456,772	\$ 12,887,337
COMMERCIAL COMPENSATION INS CO	\$ -	\$ -	\$ 13,824,211	\$ 7,090,147	\$ 6,734,064
COMMERCIAL INS CO OF NEWARK NJ	\$ -	\$ 41,946,285	\$ 304,978,240	\$ 237,231,133	\$ 67,747,108
COMPASS INSURANCE COMPANY	\$ -	\$ 17,830	\$ 14,985,989	\$ 2,911,170	\$ 12,074,819
CONNIE LEE INSURANCE CO	\$ -	\$ 5,522,750	\$ 246,792,294	\$ 153,139,424	\$ 93,652,810
CONTINENTAL REINSURANCE CORP	\$ -	\$ -	\$ 339,195,124	\$ 132,088,969	\$ 207,106,155
CORNHUSKER CASUALTY COMPANY	\$ -	\$ 21,040,453	\$ 440,924,446	\$ 37,066,125	\$ 403,858,321
COUNTRY CASUALTY INS CO	\$ -	\$ 16,296,308	\$ 44,621,777	\$ 1,349,132	\$ 43,272,645
COUNTRY PREFERRED INSURANCE CO	\$ -	\$ -	\$ 11,710,148	\$ 43,835	\$ 11,666,313
DEERBROOK INSURANCE COMPANY	\$ -	\$ 29,128,370	\$ 25,973,442	\$ 1,381,348	\$ 24,592,094
DEPOSITORS INSURANCE COMPANY	\$ -	\$ 72,887,606	\$ 74,437,977	\$ 51,941,591	\$ 22,496,385
DIAMOND STATE INS CO	\$ -	\$ 20,871,950	\$ 62,175,000	\$ 21,593,098	\$ 40,581,902
EAGLE AMERICAN INSURANCE CO	\$ -	\$ 97,850,755	\$ 14,446,714	\$ 2,920,411	\$ 11,525,303
EUROPEAN REINS CORP OF AMERICA	\$ -	\$ -	\$ 124,007,603	\$ 1,405,547	\$ 122,602,056
EVEREST REINSURANCE COMPANY	\$ -	\$ 4,817,343	\$ 4,556,705,837	\$ 3,647,939,787	\$ 908,766,050
FAIRFIELD INSURANCE COMPANY	\$ -	\$ 5,200,049	\$ 25,892,570	\$ 1,188,970	\$ 24,703,600
FIREMANS FUND INS CO OF NE	\$ -	\$ 38,612,821	\$ 74,620,352	\$ 49,581,876	\$ 25,038,476
FIRST EXCESS & REINSURANCE CORP	\$ -	\$ 83,965	\$ 863,650,206	\$ 553,597,123	\$ 310,053,082
FOLKSAMERICA REINSURANCE CO	\$ -	\$ 8,778,106	\$ 1,031,921,772	\$ 756,091,376	\$ 275,830,396
FORESTVIEW MORTGAGE INSURANCE CO	\$ -	\$ 56	\$ 173,077,365	\$ 90,516,784	\$ 82,560,581
FULCRUM INSURANCE COMPANY	\$ -	\$ 19,351,762	\$ 24,693,079	\$ 1,207,589	\$ 23,485,490
GEORGIA CASUALTY & SURETY CO	\$ -	\$ 25,216,954	\$ 54,317,353	\$ 36,194,983	\$ 18,122,370
GHS FIRE & CASUALTY INS CO	\$ -	\$ -	\$ 3,221,285	\$ 46,648	\$ 3,174,638
GREAT DIVIDE INSURANCE CO	\$ -	\$ 32,085,879	\$ 31,747,837	\$ 14,877,185	\$ 16,870,652
GREAT RIVER INSURANCE CO	\$ -	\$ 45,536,472	\$ 28,960,003	\$ 15,929,922	\$ 13,030,081
GREATWAY INS CO	\$ -	\$ 14,218,251	\$ 9,553,692	\$ 1,383,644	\$ 8,170,048
GROCERS INSURANCE COMPANY	\$ -	\$ 33,479,161	\$ 61,312,388	\$ 39,048,438	\$ 22,263,950
GUARANTEE INS CO	\$ -	\$ -	\$ 44,817,510	\$ 20,181,704	\$ 24,635,806
HALCYON INSURANCE COMPANY	\$ -	\$ 26,541,120	\$ 12,998,084	\$ 5,265,112	\$ 7,732,972
HANSA REINSURANCE CO OF AMERICA	\$ -	\$ -	\$ 96,669,747	\$ 42,927,634	\$ 53,742,113
HEART OF AMERICA FIRE & CASUALTY CO	\$ -	\$ -	\$ 5,938,654	\$ 105,000	\$ 5,833,654
ILLINOIS FOUNDERS INS CO	\$ -	\$ 44,519,338	\$ 74,090,430	\$ 53,570,408	\$ 20,520,020
IMPERIAL CASUALTY & INDEMNITY CO	\$ -	\$ 666	\$ 52,385,676	\$ 18,479,701	\$ 33,905,975
INDEPENDENT FIRE INSURANCE CO	\$ -	\$ 18,640,498	\$ 41,347,543	\$ 13,201,501	\$ 28,146,042
INDUSTRIAL UNDERWRITERS INS CO	\$ -	\$ -	\$ 4,817,955	\$ 129,170	\$ 4,688,785
INSURANCE CORPORATION OF HANNOVER	\$ -	\$ 10,779,104	\$ 346,679,760	\$ 222,723,788	\$ 123,955,972
INTEGON GENERAL INS CORP	\$ -	\$ 126,101,510	\$ 192,840,440	\$ 138,264,976	\$ 54,575,464
INTEGON INDEMNITY CORP	\$ -	\$ 234,086,672	\$ 194,546,655	\$ 139,134,710	\$ 55,411,945
INTEGON NATIONAL INSURANCE CO	\$ -	\$ 304,345,922	\$ 408,207,076	\$ 290,153,210	\$ 118,053,863
INTEGRAL INSURANCE CO	\$ -	\$ -	\$ 15,047,812	\$ 20,087,585	\$ (5,039,773)
INTERNATIONAL INSURANCE CO	\$ -	\$ 598,641	\$ 1,330,982,215	\$ 1,028,801,174	\$ 302,181,041
JOHN HANCOCK PROP & CAS INS CO	\$ -	\$ 37,455,061	\$ 125,198,265	\$ 46,078,173	\$ 79,120,092
KEMPER REINSURANCE COMPANY	\$ -	\$ -	\$ 1,778,307,602	\$ 1,248,643,043	\$ 529,664,559
LAWRENCEVILLE PROP & CAS CO INC	\$ -	\$ 11,002,716	\$ 40,823,832	\$ 10,403,736	\$ 30,420,096
LEADER NATIONAL INS COMPANY	\$ -	\$ 45,200,167	\$ 87,578,289	\$ 55,418,768	\$ 32,159,521
LEADER SPECIALTY INS COMPANY	\$ -	\$ 263,449	\$ 14,093,403	\$ 6,237,426	\$ 7,855,977
LHIW INSURANCE COMPANY	\$ -	\$ (309)	\$ 6,737,228	\$ 8,346	\$ 6,728,882
LMI INSURANCE COMPANY	\$ -	\$ 54,690,420	\$ 121,210,462	\$ 105,161,313	\$ 16,049,148
MAINE BONDING & CASUALTY CO	\$ -	\$ 7,737,990	\$ 19,045,912	\$ 10,933	\$ 19,034,979
MAMAGEDCOMP NATIONAL INS CO	\$ -	\$ -	\$ 6,604,102	\$ 172,957	\$ 6,431,145
MBIA INSURANCE CORP OF IL	\$ -	\$ 1,853,216	\$ 169,175,690	\$ 20,483,648	\$ 148,692,042
MEDMARC CASUALTY INSURANCE COMPANY	\$ -	\$ 19,809,964	\$ 18,302,462	\$ 10,086,557	\$ 8,215,905
MENDOTA INSURANCE COMPANY	\$ -	\$ 14,672,612	\$ 33,033,210	\$ 21,151,930	\$ 11,881,280
METROPOLITAN GRP PROP & CAS INS CO	\$ -	\$ 223,243,212	\$ 500,098,978	\$ 372,419,541	\$ 127,679,436
MGIC ASSURANCE CORP	\$ -	\$ -	\$ 12,530,483	\$ 571,899	\$ 11,958,584
MIC GENERAL INSURANCE CORP	\$ -	\$ 144,196,292	\$ 49,694,245	\$ 34,230,782	\$ 15,463,463
MID-AMERICA INSURANCE COMPANY	\$ -	\$ -	\$ 20,839,568	\$ 16,010,865	\$ 4,828,703
MIDSTATES REINSURANCE CORP	\$ -	\$ 41,754	\$ 148,958,859	\$ 144,495,218	\$ 4,463,639
MIDWESTERN INDEMNITY CO	\$ -	\$ 164,422,009	\$ 26,665,647	\$ 7,576,641	\$ 19,089,006
MILLERS CASUALTY INSURANCE CO	\$ -	\$ 48,888,848	\$ 30,907,263	\$ 21,188,695	\$ 9,718,566
MINNESOTA FIRE & CASUALTY CO	\$ -	\$ 60,994,140	\$ 77,434,322	\$ 56,965,715	\$ 20,468,607
MITSUMI MARINE & FIRE INS CO	\$ -	\$ 9,074,749	\$ 108,804,042	\$ 52,008,873	\$ 56,795,169

# Property and Casualty Companies Ranked by Arkansas Premiums

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
MONTGOMERY WARD INS CO	\$ -	\$ 37,136,729	\$ 23,528,172	\$ 7,311,509	\$ 16,216,663
MONUMENTAL GENERAL CASUALTY CO	\$ -	\$ 31,419,152	\$ 13,084,331	\$ 4,130,685	\$ 8,953,644
NAC REINSURANCE CORP	\$ -	\$ 1,229,999	\$ 2,360,855,057	\$ 1,658,632,075	\$ 702,222,982
NATIONAL ALLIANCE INSURANCE COMPANY	\$ -	\$ 46,818,118	\$ 28,690,272	\$ 18,232,846	\$ 10,457,426
NATIONAL CONTINENTAL INS CO	\$ -	\$ 83,321,966	\$ 132,621,046	\$ 70,380,953	\$ 62,240,093
NATIONAL TRUST INSURANCE CO	\$ -	\$ 10,073,166	\$ 23,448,874	\$ 12,215,332	\$ 11,233,542
NATIONWIDE GENERAL INS CO	\$ -	\$ 88,766,204	\$ 55,602,171	\$ 42,253,085	\$ 13,349,086
NEW ENGLAND INS CO	\$ -	\$ -	\$ 676,321,445	\$ 519,178,748	\$ 157,142,697
NEW ENGLAND REINSURANCE CORP	\$ -	\$ -	\$ 89,254,325	\$ 21,420,346	\$ 67,833,981
NEWARK INSURANCE COMPANY	\$ -	\$ 79,612,504	\$ 156,602,738	\$ 86,977,176	\$ 69,625,565
NORTH AMERICAN LUMBER INS CO	\$ -	\$ 6,616,803	\$ 25,961,793	\$ 13,917,185	\$ 12,044,604
NORTH STAR REINSURANCE CORP	\$ -	\$ -	\$ 14,192,514	\$ 3,368,464	\$ 10,824,050
NOVA CASUALTY CO	\$ -	\$ 28,397,500	\$ 28,860,741	\$ 22,365,983	\$ 6,494,758
ODYSSEY REINSURANCE CORP	\$ -	\$ -	\$ 1,328,761,867	\$ 960,394,426	\$ 368,367,441
OHIC INSURANCE COMPANY	\$ -	\$ 61,926,155	\$ 179,620,284	\$ 129,197,680	\$ 50,422,600
OMAHA INDEMNITY CO	\$ -	\$ -	\$ 38,783,528	\$ 18,504,883	\$ 20,278,644
OMEGA INSURANCE COMPANY	\$ -	\$ 23,633,191	\$ 13,040,490	\$ 4,935,844	\$ 8,104,646
OMNI INSURANCE CO	\$ -	\$ 93,224,120	\$ 140,016,661	\$ 99,602,982	\$ 40,413,679
ORION INSURANCE COMPANY	\$ -	\$ 25,890	\$ 61,753,014	\$ 39,403,509	\$ 22,349,505
PACIFIC SPECIALTY INS CO	\$ -	\$ 73,851,367	\$ 65,782,523	\$ 44,491,714	\$ 21,290,809
PHILADELPHIA INSURANCE CO	\$ -	\$ 6,839,277	\$ 90,164,535	\$ 60,073,722	\$ 30,090,812
PHILADELPHIA REINSURANCE CORP	\$ -	\$ -	\$ 223,828,205	\$ 203,519,695	\$ 20,308,510
PRIVATE RESIDENTIAL MORTGAGE INS CO	\$ -	\$ -	\$ 119,356,540	\$ 17,272,514	\$ 102,084,026
PROFESSIONAL LIAB INS CO OF AMERICA	\$ -	\$ 112,686	\$ 6,852,240	\$ 4,161	\$ 6,848,079
PROPERTY & CAS INS CO OF HARTFORD	\$ -	\$ 479,395	\$ 88,366,138	\$ 64,206,376	\$ 24,159,762
PROTECTIVE NATIONAL INS CO OF OMAHA	\$ -	\$ -	\$ 59,061,052	\$ 85,107,261	\$ (26,046,209)
PRUDENTIAL COMMERCIAL INS CO	\$ -	\$ 47,863,484	\$ 13,604,198	\$ 4,048,143	\$ 9,556,055
PUTNAM REINSURANCE COMPANY	\$ -	\$ -	\$ 244,236,302	\$ 135,245,380	\$ 108,990,922
QBE INSURANCE CORPORATION	\$ -	\$ -	\$ 29,605,434	\$ 8,214,528	\$ 21,390,906
REALM NATIONAL INSURANCE COMPANY	\$ -	\$ 21,701,342	\$ 26,908,739	\$ 7,918,126	\$ 18,990,613
REGAL INSURANCE COMPANY	\$ -	\$ 55,740,885	\$ 39,916,144	\$ 28,197,087	\$ 11,719,057
REINSURANCE CO OF AMERICA INC	\$ -	\$ 7,946,734	\$ 19,516,633	\$ 12,147,901	\$ 7,368,732
RELIANCE REINSURANCE COMPANY	\$ -	\$ -	\$ 49,646,201	\$ 20,308,566	\$ 29,337,635
RELIANCE SURETY COMPANY	\$ -	\$ 1,352,132	\$ 21,433,098	\$ 221,321	\$ 21,211,777
REPUBLIC INDMNTY OF CALIFORNIA	\$ -	\$ 99,515,137	\$ 23,692,300	\$ 15,268,392	\$ 8,423,908
REPUBLIC MORTGAGE INS OF NC	\$ -	\$ 2,481,194	\$ 97,528,508	\$ 88,568,649	\$ 8,959,859
RESIDENTIAL GUARANTY COMPANY	\$ -	\$ -	\$ 64,689,215	\$ 32,158,172	\$ 32,531,042
RESPONSE INSURANCE COMPANY	\$ -	\$ 448,783	\$ 9,195,673	\$ 838,251	\$ 8,357,422
ROCHDALE INS CO OF NEW YORK NY	\$ -	\$ -	\$ 15,084,510	\$ 16,303,402	\$ (1,218,892)
SAFECO INSURANCE CO OF PA	\$ -	\$ (43,800)	\$ 8,910,968	\$ 48,328	\$ 8,862,640
SAFEWAY INS CO OF AL	\$ -	\$ 17,323,848	\$ 23,920,710	\$ 8,843,335	\$ 15,077,375
SAN FRANCISCO REINSURANCE CO	\$ -	\$ -	\$ 543,798,403	\$ 326,734,814	\$ 217,063,588
SCOR REINSURANCE CO	\$ -	\$ -	\$ 1,608,025,929	\$ 1,184,409,744	\$ 423,616,185
SCOTTSDALE INDEMNITY COMPANY	\$ -	\$ 31,781,828	\$ 37,027,294	\$ 28,400,083	\$ 8,627,211
SEA INS COMPANY OF AMERICA	\$ -	\$ (27)	\$ 292,232,086	\$ 10,045,793	\$ 282,186,293
SENECA INS CO INC	\$ -	\$ 38,769,866	\$ 101,014,972	\$ 63,073,527	\$ 37,941,445
SEVEN HILLS INSURANCE COMPANY	\$ -	\$ 6,011,131	\$ 13,389,589	\$ 2,968,291	\$ 10,421,298
SHELBY CASUALTY INSURANCE COMP	\$ -	\$ 103,141,535	\$ 84,064,377	\$ 11,505,013	\$ 72,559,364
SIGNET STAR REINSURANCE CO	\$ -	\$ 284,559	\$ 868,696,789	\$ 597,570,215	\$ 271,126,574
SIRIUS AMERICA INSURANCE COMPANY	\$ -	\$ 630,500	\$ 192,187,496	\$ 134,075,748	\$ 58,111,748
SKANDIA US INSURANCE COMPANY	\$ -	\$ (1,819)	\$ 27,309,205	\$ 4,190,053	\$ 23,119,152
SOUTHERN FARM BUREAU PROPERTY	\$ -	\$ -	\$ 28,025,809	\$ 2,476,295	\$ 25,549,514
SOUTHERN GENERAL INS CO	\$ -	\$ 63,107,739	\$ 88,541,818	\$ 58,727,237	\$ 29,814,581
STONEWALL INSURANCE COMPANY	\$ -	\$ -	\$ 204,504,980	\$ 150,145,528	\$ 54,359,452
STRATFORD INS CO	\$ -	\$ 8,350,648	\$ 73,785,047	\$ 44,628,649	\$ 29,156,398
SUPERIOR NATIONAL INS CO	\$ -	\$ 110,509,034	\$ 171,904,263	\$ 100,241,650	\$ 71,662,613
SWISS REINSURANCE AMERICA CORP	\$ -	\$ -	\$ 4,313,788,932	\$ 2,831,320,542	\$ 1,482,468,390
SYDNEY REINSURANCE CORP	\$ -	\$ -	\$ 316,396,400	\$ 177,797,913	\$ 138,598,487
TECHNOLOGY INSURANCE COMPANY INC	\$ -	\$ 1,918,618	\$ 8,024,267	\$ 1,600,525	\$ 6,423,742
TIG COUNTRYWIDE INSURANCE COMPANY	\$ -	\$ 7,331,810	\$ 401,801,140	\$ 282,536,977	\$ 119,264,163
TIG INDEMNITY COMPANY	\$ -	\$ 46,531,734	\$ 20,117,770	\$ 68,808	\$ 20,048,962
TIG INSURANCE COMPANY OF MICHIGAN	\$ -	\$ 16,530,253	\$ 20,146,174	\$ 18,426	\$ 20,127,748
TIG INSURANCE CORP OF AMERICA	\$ -	\$ 99,209,411	\$ 20,186,318	\$ 2,946	\$ 20,183,372
TIG REINSURANCE COMPANY	\$ -	\$ (53,713)	\$ 2,195,930,673	\$ 1,687,572,591	\$ 508,358,082
TRADERS & GENERAL INS CO	\$ -	\$ 19,623,512	\$ 7,999,693	\$ 2,065,587	\$ 5,934,106
TRANSATLANTIC REINSURANCE CO	\$ -	\$ -	\$ 3,845,333,053	\$ 2,681,477,339	\$ 1,163,855,714
TRANSPORT INSURANCE COMPANY	\$ -	\$ 12,441,439	\$ 40,586,280	\$ 25,101,976	\$ 15,484,304
TRAVELERS COMMERCIAL INSURANCE CO	\$ -	\$ 50,030,766	\$ 243,701,833	\$ 190,014,426	\$ 53,687,407
TRAVELERS EXCESS & SURPLUS LINES CO	\$ -	\$ 8,827,000	\$ 147,812,967	\$ 106,809,045	\$ 41,003,921
TRAVELERS INDEMNITY CO OF MO	\$ -	\$ 28,056,277	\$ 252,253,852	\$ 194,995,112	\$ 57,258,740
TRAVELERS PROPERTY CASUALTY INS CO	\$ -	\$ 224,186,202	\$ 172,822,983	\$ 125,695,831	\$ 47,127,152
TRENWICK AMERICA REINSURANCE CORP	\$ -	\$ -	\$ 849,299,378	\$ 526,449,775	\$ 322,849,603
ULICO INDEMNITY COMPANY	\$ -	\$ 1,251,898	\$ 50,493,395	\$ 28,867,333	\$ 21,626,062
UNDERWRITERS REINSURANCE CO	\$ -	\$ 1,164,584	\$ 1,622,994,330	\$ 963,640,538	\$ 659,353,792
UNICARE WORKERS COMPENSATION INS CO	\$ -	\$ 164,753,092	\$ 390,799,766	\$ 278,470,224	\$ 112,329,542
UNIGARD SECURITY INS CO	\$ -	\$ 16,831	\$ 382,833,588	\$ 137,339,931	\$ 245,493,657
UNION INS CO OF PROVIDENCE	\$ -	\$ 44,786,829	\$ 44,424,281	\$ 22,279,492	\$ 22,144,789

# Property and Casualty Companies Ranked by Arkansas Premiums

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
UNION NATIONAL FIRE INS CO	\$ -	\$ 15,392,778	\$ 23,758,084	\$ 2,433,861	\$ 21,324,223
UNIONE ITALIANA REINS CO OF AMERICA	\$ -	\$ -	\$ 63,122,898	\$ 93,075,932	\$ 30,047,506
UNITED EQUITABLE INSURANCE CO	\$ -	\$ 3,443,599	\$ 17,192,270	\$ 10,644,757	\$ 6,547,513
UNITED GUARANTY MTG INDEM COMPANY	\$ -	\$ -	\$ 16,858,164	\$ 30,218	\$ 16,827,946
US AEGIS ENERGY INSURANCE COMPANY	\$ -	\$ -	\$ 14,231,700	\$ 3,562,973	\$ 10,668,727
US INTERNATIONAL REINSURANCE CO	\$ -	\$ -	\$ 67,578,153	\$ 32,578,153	\$ 35,000,000
USF RE INS CO	\$ -	\$ -	\$ 221,953,862	\$ 109,297,227	\$ 112,656,635
VALLEY NATIONAL INSURNACE CO	\$ -	\$ 2,398,238	\$ 11,454,412	\$ 355,071	\$ 11,099,341
VILLANOVA INSURANCE CO	\$ -	\$ (205,786)	\$ 26,592,401	\$ 289,802	\$ 26,302,598
WARNER INS CO	\$ -	\$ 3,749,496	\$ 39,914,899	\$ 5,268,261	\$ 34,646,638
WESCO INSURANCE COMPANY	\$ -	\$ 54,956,681	\$ 144,920,861	\$ 114,296,844	\$ 30,624,017
WESTERN GENERAL INS CO	\$ -	\$ 46,002,031	\$ 61,800,745	\$ 46,025,362	\$ 15,775,383
YOSEMITE INSURANCE COMPANY	\$ -	\$ 20,241,650	\$ 194,830,216	\$ 97,310,383	\$ 97,519,834
ZC INSURANCE COMPANY	\$ -	\$ 123,414,658	\$ 51,573,860	\$ 15,177,488	\$ 36,998,972
ZURICH REINSURANCE NORTH AMERICA	\$ -	\$ -	\$ 3,310,548,484	\$ 2,501,723,231	\$ 808,825,253
DOCTORS' COMPANY, INTERINS. EXCHANGE	\$ -	\$ 509,719	\$ 921,068,025	\$ 612,725,249	\$ 308,342,775
COUNTRY PREFERRED INS CO	\$ -	\$ -	\$ 11,710,148	\$ 43,835	\$ 11,666,313
CEDAR HILL ASSURANCE CO	\$ -	\$ 177,709	\$ 25,902,882	\$ 17,705,672	\$ 8,197,211
AMERICAN SPIRIT INSURANCE COMPANY	\$ -	\$ 68,762,742	\$ 19,912,391	\$ 2,961,173	\$ 16,951,219
ANTHEM INS COMPANIES, INC.	\$ -	\$ 777,236,823	\$ 2,517,287,347	\$ 947,089,945	\$ 1,570,197,402
MEDICAL MUTUAL INS CO OF NC	\$ -	\$ 31,451,738	\$ 133,816,416	\$ 99,467,981	\$ 34,348,435
LUTHERAN BENEVOLENT INS EXCHANGE	\$ -	\$ -	\$ 2,407,758	\$ 10	\$ 2,407,748
FIRST COLONIAL INS COMPANY	\$ -	\$ 24,153,368	\$ 36,941,853	\$ 12,411,186	\$ 14,530,667
FIRE INSURANCE EXCHANGE	\$ -	\$ 1,138,154,819	\$ 1,010,310,822	\$ 674,362,882	\$ 335,947,940
NATIONAL INS UNDERWRITERS	\$ -	\$ 75,225	\$ 3,465,875	\$ 465,764	\$ 3,000,111
MUTUAL ASSURANCE, INC.	\$ -	\$ 131,936,892	\$ 648,260,920	\$ 482,939,673	\$ 165,321,242
HERITAGE MUTUAL INS COMPANY	\$ -	\$ 215,002,603	\$ 492,223,317	\$ 340,328,456	\$ 151,894,861
FARMERS ALLIANCE LUTUAL INS CO	\$ -	\$ 169,105,714	\$ 160,377,035	\$ 93,576,286	\$ 66,800,749
EXCESS REINSURANCE COMPANY	\$ -	\$ -	\$ 69,481,271	\$ 25,480,596	\$ 44,000,675
MICHIGAN MILLERS LUTUAL INS COMPANY	\$ -	\$ 81,615,636	\$ 165,934,636	\$ 93,541,667	\$ 72,392,969
FOLKSAMERICA GENERAL INS CO	\$ -	\$ -	\$ 7,408,874	\$ 93,115	\$ 7,315,759
GREATER NEW YORK MUTUAL INS CO	\$ -	\$ 59,329,730	\$ 440,242,701	\$ 278,882,677	\$ 161,360,024
GERLING GLOBAL REINSURANCE CORP	\$ -	\$ -	\$ 527,510,433	\$ 369,332,601	\$ 157,177,832
GENERAL SECURITY INS COM PANY	\$ -	\$ 38,980,859	\$ 61,681,598	\$ 19,925,115	\$ 41,756,483
VISION SERVICE PLAN INS CO	\$ -	\$ 103,237,881	\$ 80,022,313	\$ 55,129,010	\$ 24,893,303
SAGAMORE INSURANCE COMPANY	\$ -	\$ 27,264,878	\$ 690,735,250	\$ 28,319,214	\$ 40,754,306
USAA CORPORATE ATTORNEY IN FACT	\$ -	\$ 93	\$ 10,055,974	\$ 20,051	\$ 10,035,923
SURETY BONDING CO OF AMERICA	\$ -	\$ 441,978	\$ 3,516,015	\$ 166,209	\$ 3,349,806
MILLERS MUTUAL INS COMPANY	\$ (440)	\$ 16,874,648	\$ 44,688,498	\$ 11,789,335	\$ 32,899,163
BERKLEY REGIONAL INSURANCE CO	\$ (601)	\$ 218,216	\$ 443,077,135	\$ 135,265,531	\$ 307,811,604
BOSTON OLD COLONY INSURANCE CO	\$ (804)	\$ 124,891,363	\$ 106,778,327	\$ 85,041,647	\$ 21,736,680
AMERICAN HARDWARE MUTUAL INS CO	\$ (902)	\$ 57,941,701	\$ 193,384,994	\$ 130,346,703	\$ 63,038,290
NIAGARA FIRE INSURANCE CO	\$ (1,380)	\$ 18,131,009	\$ 108,467,718	\$ 87,514,905	\$ 20,952,815
ARGONAUT-MIDWEST INSURANCE COMPANY	\$ (3,457)	\$ 42,406,662	\$ 237,619,256	\$ 67,668,595	\$ 169,950,661
PINNACLE INSURANCE CO	\$ (5,667)	\$ 6,316,483	\$ 10,498,881	\$ 7,518,395	\$ 2,980,486
AMERICAN BONDING COMPANY	\$ (19,189)	\$ 56,723	\$ 12,506,044	\$ 16,702,502	\$ (4,196,458)
SOUTHERN FIRE & CASUALTY CO	\$ (33,146)	\$ 7,794,603	\$ 6,367,240	\$ 1,000	\$ 6,366,240



# Life and Health Companies Ranked by Arkansas Life and Annuity Premiums

COMPANY NAME	AR LIFE & ANNUITY PREMIUMS	AR HEALTH PREMIUMS	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
PRUDENTIAL INS CO OF AMERICA	\$ 92,415,100	\$ 6,866,932	\$ 104,312,626	\$ 18,957,681,698	\$ 128,035,411,667	\$ 119,072,363,342	\$ 9,241,931,258
AUSA LIFE INSURANCE COMPANY INC	\$ 60,429,133	\$ 350	\$ 60,468,021	\$ 1,240,743,081	\$ 4,499,417,479	\$ 4,315,025,113	\$ 206,121,193
HARTFORD LIFE INSURANCE CO	\$ 58,565,813	\$ 136,323	\$ 58,885,025	\$ 7,540,291,599	\$ 16,977,870,657	\$ 15,536,476,663	\$ 1,441,393,994
VARIABLE ANNUITY LIFE INS CO	\$ 54,964,503	\$ -	\$ 54,964,503	\$ 3,386,039,309	\$ 23,164,370,385	\$ 21,975,092,769	\$ 1,189,277,616
HARTFORD LIFE & ANNUITY INS CO	\$ 46,718,382	\$ 6,029	\$ 46,893,948	\$ 2,277,890,359	\$ 2,058,053,157	\$ 1,686,252,820	\$ 371,800,337
CONNECTICUT GENERAL LIFE INS CO	\$ 43,554,424	\$ 3,771,777	\$ 47,629,953	\$ 13,125,201,454	\$ 38,055,030,640	\$ 36,247,918,961	\$ 2,181,769,600
METROPOLITAN LIFE INSURANCE COMPANY	\$ 38,710,917	\$ 4,365,707	\$ 61,875,289	\$ 20,568,907,108	\$ 127,097,377,615	\$ 120,151,339,018	\$ 7,377,763,498
SOUTHERN FARM BUREAU LIFE INS CO	\$ 37,602,812	\$ 853,372	\$ 42,859,758	\$ 539,252,232	\$ 5,203,224,500	\$ 4,713,945,229	\$ 489,279,271
AETNA LIFE INSURANCE & ANNUITY CO	\$ 37,374,143	\$ -	\$ 38,109,508	\$ 6,463,368,288	\$ 14,456,866,039	\$ 13,691,398,592	\$ 778,732,064
EQUITABLE LIFE ASR SOC OF THE US	\$ 35,281,077	\$ 736,573	\$ 39,187,412	\$ 7,843,147,412	\$ 38,942,494,005	\$ 36,714,239,965	\$ 2,462,472,146
NATIONWIDE LIFE INSURANCE CO	\$ 33,340,216	\$ 1,786,997	\$ 35,744,077	\$ 10,159,051,422	\$ 18,761,848,017	\$ 17,644,169,792	\$ 1,134,640,972
LINCOLN NATIONAL LIFE INS CO	\$ 27,704,011	\$ 269,930	\$ 28,073,277	\$ 6,336,403,358	\$ 27,038,144,563	\$ 24,069,761,147	\$ 2,968,383,416
NEW YORK LIFE INS COMPANY	\$ 26,155,920	\$ 1,094,511	\$ 31,294,179	\$ 8,495,489,127	\$ 63,620,801,810	\$ 58,999,482,683	\$ 4,621,689,357
STATE FARM LIFE INSURANCE CO	\$ 24,369,049	\$ -	\$ 27,681,971	\$ 2,422,821,798	\$ 23,423,952,637	\$ 20,787,727,077	\$ 2,636,225,560
PRINCIPAL MUTUAL LIFE INS CO	\$ 23,891,569	\$ 9,769,280	\$ 33,804,668	\$ 12,710,851,099	\$ 40,329,665,763	\$ 37,585,437,505	\$ 2,811,130,211
IDS LIFE INSURANCE COMPANY	\$ 23,435,806	\$ 1,524,009	\$ 36,503,353	\$ 3,845,314,272	\$ 20,864,211,326	\$ 19,131,616,014	\$ 1,765,289,575
NORTHWESTERN MUTUAL LIFE INS COMPANY	\$ 23,078,469	\$ 3,335,704	\$ 26,692,358	\$ 7,294,047,132	\$ 62,915,780,127	\$ 58,815,148,438	\$ 4,100,631,690
SUN LIFE ASSURANCE CO OF CANADA	\$ 20,468,533	\$ -	\$ 20,801,702	\$ 2,425,997,492	\$ 4,515,147,940	\$ 3,682,583,565	\$ 832,694,960
USABLE LIFE	\$ 17,576,722	\$ 13,549,672	\$ 31,126,394	\$ 33,322,884	\$ 67,276,489	\$ 28,816,009	\$ 38,460,480
AMERICAN SKANDIA LIFE ASSUR CORP	\$ 15,135,910	\$ -	\$ 15,135,910	\$ 3,419,827,630	\$ 208,979,364	\$ (85,606,136)	\$ 294,585,500
GENERAL AMERICAN LIFE INSURANCE CO	\$ 13,523,957	\$ 1,525,439	\$ 15,096,992	\$ 2,839,052,500	\$ 9,787,649,382	\$ 8,949,426,120	\$ 844,109,537
AMERICAN GENERAL LIFE & ACC INS CO	\$ 13,062,257	\$ 2,503,650	\$ 16,259,635	\$ 1,076,067,798	\$ 8,800,935,765	\$ 8,332,222,401	\$ 468,713,364
MERRILL LYNCH LIFE INS CO	\$ 12,266,206	\$ -	\$ 12,384,923	\$ 1,222,284,095	\$ 3,142,893,133	\$ 2,897,851,420	\$ 245,041,714
PROTECTIVE LIFE INS CO	\$ 12,036,011	\$ 1,209,669	\$ 13,960,254	\$ 910,652,349	\$ 5,697,133,962	\$ 5,120,022,789	\$ 577,111,174
ANCHOR NATIONAL LIFE INS CO	\$ 11,622,164	\$ -	\$ 12,766,829	\$ 2,508,264,315	\$ 2,661,084,215	\$ 2,093,105,317	\$ 567,978,898
JOHN HANCOCK MUTUAL LIFE INS COMPANY	\$ 11,339,723	\$ 5,692,525	\$ 19,359,024	\$ 7,317,564,708	\$ 39,423,977,057	\$ 36,268,740,544	\$ 3,157,785,634
ALLMERICA FINANCIAL LIFE & ANNUITY	\$ 10,258,278	\$ 14,063	\$ 10,382,111	\$ 2,597,694,557	\$ 1,871,303,909	\$ 1,561,651,693	\$ 309,652,467
TRAVELERS LIFE & ANNUITY CO	\$ 9,850,737	\$ -	\$ 9,850,737	\$ 771,955,686	\$ 1,072,435,405	\$ 835,155,536	\$ 328,247,687
SHELTER LIFE INSURANCE CO	\$ 9,530,016	\$ 2,862,915	\$ 13,549,383	\$ 80,274,909	\$ 502,724,942	\$ 404,916,099	\$ 97,808,843
PROVIDENT LIFE & ACCIDENT INS CO	\$ 9,158,488	\$ 5,535,964	\$ 14,694,452	\$ 1,141,928,655	\$ 10,805,862,115	\$ 10,310,994,656	\$ 494,867,458
MUTUAL OF OMAHA INSURANCE CO	\$ 8,960,492	\$ -	\$ 8,960,492	\$ 1,717,129,684	\$ 3,351,889,248	\$ 1,977,058,047	\$ 1,374,831,201
AMERICAN INVESTORS LIFE INS CO	\$ 8,908,725	\$ -	\$ 9,131,316	\$ 521,156,713	\$ 2,514,002,725	\$ 2,402,177,111	\$ 111,825,614
JACKSON NATIONAL LIFE INS CO	\$ 8,321,416	\$ -	\$ 18,882,988	\$ 5,867,991,273	\$ 31,360,635,852	\$ 29,418,562,583	\$ 1,942,073,269
TEACHERS INS & ANN ASSOC OF AMER	\$ 8,005,717	\$ 411,496	\$ 59,656,191	\$ 5,364,437,062	\$ 92,455,163,608	\$ 86,753,295,326	\$ 5,776,574,801
NORTHBROOK LIFE INSURANCE CO	\$ 7,897,352	\$ -	\$ 7,922,352	\$ -	\$ 104,182,929	\$ 28,505,354	\$ 75,677,575
TRAVELERS INS CO LIFE DEPT	\$ 7,774,343	\$ 281,492	\$ 8,600,728	\$ 3,110,020,852	\$ 25,350,298,986	\$ 21,277,804,077	\$ 4,117,259,842
PHYSICIANS MUTUAL INS COMPANY	\$ 7,711,672	\$ -	\$ 7,711,672	\$ 486,839,375	\$ 940,233,973	\$ 496,777,435	\$ 443,456,537
ALLIANZ LIFE INS CO OF NORTH AMER	\$ 7,566,106	\$ 1,970,709	\$ 10,571,304	\$ 2,509,991,011	\$ 3,795,188,157	\$ 3,159,477,638	\$ 635,710,519
FARMERS NEW WORLD LIFE INS CO	\$ 7,452,303	\$ 625	\$ 7,565,258	\$ 509,205,471	\$ 3,974,775,988	\$ 3,187,138,623	\$ 787,637,365
NATIONAL TRAVELERS LIFE INS COMPANY	\$ 7,165,818	\$ 24,605	\$ 7,190,423	\$ 92,124,237	\$ 483,072,098	\$ 430,013,249	\$ 53,058,849
RELIABLE LIFE INSURANCE CO	\$ 6,917,326	\$ 509,073	\$ 7,426,399	\$ 108,476,439	\$ 649,896,941	\$ 485,413,576	\$ 64,483,365
PRIMERICA LIFE INSURANCE CO	\$ 6,866,052	\$ 34,511	\$ 6,977,261	\$ 896,109,490	\$ 3,432,593,580	\$ 2,316,491,787	\$ 1,116,101,793
FORTIS BENEFITS INSURANCE COMPANY	\$ 6,397,729	\$ 5,060,042	\$ 11,512,233	\$ 1,883,699,893	\$ 3,351,636,570	\$ 2,853,593,506	\$ 528,670,852
AETNA LIFE INSURANCE CO	\$ 6,373,756	\$ 4,489,524	\$ 10,799,906	\$ 5,205,646,465	\$ 22,233,642,240	\$ 20,177,095,261	\$ 2,070,653,162
PFL LIFE INS CO	\$ 6,342,587	\$ 4,479,163	\$ 10,821,750	\$ 1,012,075,482	\$ 6,192,317,458	\$ 5,767,914,697	\$ 429,361,515
JOHN HANCOCK VARIABLE LIFE INS CO	\$ 6,290,983	\$ -	\$ 6,290,983	\$ 872,704,387	\$ 1,830,332,300	\$ 1,514,063,864	\$ 321,707,138
MASSACHUSETTS MUTUAL LIFE INS COMPANY	\$ 6,187,776	\$ 229,531	\$ 7,487,802	\$ 6,605,609,587	\$ 40,831,449,624	\$ 37,958,762,009	\$ 2,873,134,140
AIG LIFE INSURANCE COMPANY	\$ 6,141,684	\$ 3,533,721	\$ 9,675,404	\$ 1,520,105,304	\$ 5,535,768,445	\$ 5,250,418,602	\$ 285,349,843
CUNA MUTUALINSURANCE SOCIETY	\$ 6,125,227	\$ 256,294	\$ 6,992,145	\$ 998,663,810	\$ 2,087,399,405	\$ 1,744,330,472	\$ 343,068,933
VALLEY FORGE LIFE INSURANCE CO	\$ 5,874,567	\$ 250	\$ 5,925,400	\$ 369,992,496	\$ 686,905,508	\$ 561,568,418	\$ 125,337,090
TRANSAMERICA OCCIDENTAL LIC	\$ 5,721,307	\$ 573,784	\$ 6,527,335	\$ 2,110,906,988	\$ 15,998,258,703	\$ 13,926,430,198	\$ 1,556,227,813
PROVIDIAN LIFE AND HEALTH INS CO	\$ 5,701,952	\$ 385,755	\$ 6,270,361	\$ 1,546,288,130	\$ 7,748,813,240	\$ 7,147,290,065	\$ 630,270,749
MANUFACTURERS LIFE INS CO USA	\$ 5,645,995	\$ 8,702	\$ 5,754,368	\$ 2,373,767,271	\$ 14,414,299,205	\$ 13,080,821,467	\$ 1,363,492,252
SOUTHERN PIONEER LIFE INSURANCE CO	\$ 5,632,781	\$ 3,578,495	\$ 9,211,276	\$ 8,253,611	\$ 16,444,740	\$ 8,525,078	\$ 7,919,662
RELIASTAR LIFE INSURANCE COMPANY	\$ 5,377,044	\$ 155,747	\$ 6,670,800	\$ 1,641,136,821	\$ 4,302,958,480	\$ 3,271,133,442	\$ 1,031,825,038
ALLSTATE LIFE INSURANCE CO	\$ 5,206,276	\$ 2,723,175	\$ 8,700,123	\$ 4,739,303,867	\$ 26,392,825,366	\$ 24,187,487,528	\$ 2,205,337,858
GLENBROOK LIFE & ANNUITY CO	\$ 4,927,716	\$ -	\$ 5,007,079	\$ -	\$ 93,897,078	\$ 11,297,368	\$ 82,599,710
KANSAS CITY LIFE INS CO	\$ 4,873,785	\$ 1,005,710	\$ 6,302,597	\$ 244,787,089	\$ 2,349,857,107	\$ 2,152,710,149	\$ 197,146,958
UNION LIFE INS CO	\$ 4,852,969	\$ 1,671,580	\$ 6,524,549	\$ 5,386,009	\$ 12,568,894	\$ 8,444,813	\$ 4,124,080
JEFFERSON-PILOT LIFE INS CO	\$ 4,806,617	\$ 4,845,641	\$ 13,105,210	\$ 1,347,323,035	\$ 6,741,919,383	\$ 5,917,027,818	\$ 824,891,565
PRUCO LIFE INSURANCE CO	\$ 4,732,619	\$ -	\$ 4,732,619	\$ 2,356,678,533	\$ 3,602,988,468	\$ 2,716,615,975	\$ 958,097,587
PROVIDENTMUTUAL LIFE ANN CO OF AMER	\$ 4,693,177	\$ -	\$ 4,768,177	\$ 242,422,009	\$ 443,663,306	\$ 398,648,324	\$ 47,224,724
SUN LIFE ASSURANCE COMPANY OF CANADA	\$ 4,665,073	\$ 1,478	\$ 4,666,551	\$ 1,209,461,488	\$ 5,342,648,040	\$ 5,068,035,829	\$ 274,612,211
BALTIMORE LIFE INS COMPANY	\$ 4,660,008	\$ -	\$ 4,660,008	\$ 57,313,544	\$ 373,403,916	\$ 321,111,137	\$ 52,292,779
AMERICAN GENERAL LIFE INS CO	\$ 4,591,838	\$ -	\$ 4,595,656	\$ 758,851,936	\$ 7,173,289,052	\$ 5,536,961,685	\$ 1,636,327,367
MINNESOTA MUTUAL LIFE INSURANCE CO	\$ 4,566,638	\$ 593,994	\$ 5,380,809	\$ 2,170,820,491	\$ 7,919,915,597	\$ 7,095,521,232	\$ 870,687,578
SELECTED FUNERAL & LIFE INS CO	\$ 4,529,161	\$ -	\$ 10,058,771	\$ 12,437,421	\$ 83,808,137	\$ 71,665,420	\$ 12,142,717
PENN MUTUAL LIFE INS COMPANY	\$ 4,491,299	\$ 142	\$ 8,330,848	\$ 584,028,440	\$ 5,496,996,412	\$ 5,061,131,925	\$ 435,861,487
AMERICAN NATIONAL INSURANCE CO	\$ 4,446,233	\$ 2,988,564	\$ 7,562,566	\$ 838,477,344	\$ 6,718,729,807	\$ 5,139,799,298	\$ 1,592,511,627
LIFE INS CO OF VIRGINIA	\$ 4,389,519	\$ (747)	\$ 7,559,780	\$ 1,950,816,401	\$ 6,496,468,734	\$ 6,018,604,035	\$ 522,456,137
UNITED INSURANCE CO OF AMERICA	\$ 4,317,763	\$ 1,032,831	\$ 5,351,044	\$ 296,725,540	\$ 2,551,956,473	\$ 1,653,104,528	\$ 898,851,945
WASHINGTON NATIONAL INSURANCE CO	\$ 4,310,967	\$ 11,076	\$ 4,322,043	\$ 133,438,469	\$ 1,094,434,088	\$ 987,774,143	\$ 106,659,941
COVA FINANCIAL SERVICES LIFE INS CO	\$ 4,303,624	\$ -	\$ 4,405,554	\$ 883,191,420	\$ 1,433,206,738	\$ 1,343,076,035	\$ 90,439,660
AMERICAN FIDELITY ASSURANCE CO	\$ 4,272,095	\$ 4,829,687	\$ 9,525,201	\$ 264,300,235	\$ 1,114,865,297	\$ 995,342,330	\$ 119,522,967
TRUSTMARK INSURANCE CO (MUTUAL)	\$ 4,235,661	\$ 69,909	\$ 4,305,470	\$ 761,896,929	\$ 834,293,559	\$ 608,119,085	\$ 226,174,474
MONY LIFE INS CO OF AMERICA	\$ 4,149,368	\$ -	\$ 4,221,051	\$ 770,588,537	\$ 1,354,658,493	\$ 1,221,507,831	\$ 133,150,663
PAUL REVERE VARIABLE ANNUITY INS CO	\$ 4,021,977	\$ -	\$ 4,047,192	\$ 155,243,922	\$ 1,656,944,096	\$ 1,567,175,239	\$ 89,768,857
GREAT-WEST LIFE & ANNUITY INS CO	\$ 3,810,261	\$ 1,302,147	\$ 5,232,161	\$ 3,614,534,839	\$ 13,360,243,659	\$ 12,600,814,905	\$ 759,428,754
SOUTHLAND LIFE INSURANCE CO	\$ 3,706,065	\$ 543,166	\$ 4,255,832	\$ 269,539,100	\$ 1,456,793,799	\$ 1,361,340,439	\$ 95,453,360
GUARDIAN INSURANCE & ANNUITY CO INC	\$ 3,547,419	\$ -	\$ 5,362,290	\$ 1,063,393,909	\$ 660,995,925	\$ 539,803,185	\$ 182,704,233
AMERICAN BANKERS LIFE ASR CO OF FL	\$ 3,547,026	\$ 671,224	\$ 4,220,802	\$ 323,963,112	\$ 738,008,316	\$ 599,686,454	\$ 138,321,862
UNITED OF OMAHA LIFE INS CO	\$ 3,528,976	\$ 2,030,491	\$ 6,515,959	\$ 1,475,615,284	\$ 8,358,654,150	\$ 7,790,328,558	\$ 588,074,865
UNION SECURITY LIFE INS CO	\$ 3,459,515	\$ 1,385,976	\$ 4,845,491	\$ 113,345,597	\$ 216,743,512	\$ 165,049,618	\$ 51,693,894
AMERICAN REPUBLIC INS COMPANY	\$ 3,437,696	\$ -	\$ 3,437,696	\$ 298,872,118	\$ 373,261,543	\$ 249,874,241	\$ 123,387,302
GREAT AMERICAN RESERVE INS CO	\$ 3,373,820	\$ 596,881	\$ 4,270,337	\$ 289,617,189	\$ 2,112,710,119	\$ 1,971,976,663	\$ 140,733,556
FIRST COLONY LIFE INS CO	\$ 3,371,556	\$ 93	\$ 4,444,763	\$ 1,106,470,626	\$ 10,026,020,719	\$ 9,214,771,454	\$ 811,249,265
MUTUAL LIFE INS COMPANY OF NEW YORK	\$ 3,269,956	\$ 2,230	\$ 2,736,009	\$ 1,003,006,731	\$ 9,937,118,533	\$ 9,112,423,588	\$ 835,437,845



# Life and Health Companies Ranked by Arkansas Life and Annuity Premiums

COMPANY NAME	AR LIFE & ANNUITY PREMIUMS	AR HEALTH PREMIUMS	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
SECURITY-CONNECTICUT LIFE INS CO	\$ 3,249,530	\$ 5,770	\$ 3,256,650	\$ 234,292,279	\$ 1,760,895,875	\$ 1,430,819,923	\$ 330,075,952
PHOENIX HOME LIFE MUTUAL INS COMPANY	\$ 3,237,653	\$ 1,559	\$ 3,595,759	\$ 1,536,710,164	\$ 12,238,644,888	\$ 11,434,788,338	\$ 844,029,730
LIFE INVESTORS INS CO OF AMERICA	\$ 3,143,706	\$ 10,674,967	\$ 13,818,673	\$ 1,139,184,782	\$ 6,958,123,691	\$ 6,341,184,246	\$ 616,939,444
GLOBE LIFE & ACCIDENT INS CO	\$ 3,140,797	\$ 812,180	\$ 3,952,977	\$ 383,878,156	\$ 987,384,327	\$ 891,612,808	\$ 95,771,519
CITIZENS FIDELITY INS CO	\$ 3,120,354	\$ 5,441	\$ 3,562,946	\$ 4,438,793	\$ 33,189,952	\$ 27,357,279	\$ 5,832,673
NEW YORK LIFE INS & ANNUITY CORP	\$ 3,064,075	\$ -	\$ 9,661,521	\$ 1,820,976,494	\$ 15,744,501,284	\$ 14,667,110,130	\$ 1,089,174,087
STANDARD INSURANCE COMPANY	\$ 2,891,497	\$ 9,590	\$ 3,467,586	\$ 1,050,325,918	\$ 4,041,336,076	\$ 3,739,177,163	\$ 302,158,912
NORTHERN LIFE INS CO	\$ 2,865,734	\$ -	\$ 2,999,671	\$ 780,134,968	\$ 5,662,846,971	\$ 5,354,445,682	\$ 308,401,289
LIFE INS CO OF GEORGIA	\$ 2,849,433	\$ 655,750	\$ 3,696,542	\$ 398,776,687	\$ 2,796,065,722	\$ 2,606,435,286	\$ 189,630,432
SECURITY FIRST LIFE INS CO	\$ 2,802,722	\$ -	\$ 2,802,722	\$ 552,549,454	\$ 2,338,831,892	\$ 2,221,209,211	\$ 117,622,681
FIRST GUARANTY INSURANCE COMPANY	\$ 2,735,887	\$ -	\$ 4,306,891	\$ 4,349,591	\$ 28,329,266	\$ 24,660,159	\$ 3,669,107
SOUTHWESTERN LIFE INS CO	\$ 2,669,857	\$ -	\$ 2,808,138	\$ 105,607,893	\$ 1,799,477,809	\$ 1,677,585,325	\$ 121,892,484
ARKANSAS BANKERS LIFE INS CO	\$ 2,496,509	\$ 556,684	\$ 3,053,193	\$ 2,417,861	\$ 5,406,268	\$ 3,225,585	\$ 2,180,683
OLD AMERICAN INS CO	\$ 2,462,375	\$ 60,132	\$ 2,522,507	\$ 81,882,758	\$ 215,698,749	\$ 189,183,057	\$ 26,515,692
MIDLAND NATIONAL LIFE INS CO	\$ 2,429,328	\$ 38	\$ 2,566,032	\$ 448,249,071	\$ 3,481,058,190	\$ 3,158,050,739	\$ 323,007,450
NATIONAL LIFE INS COMPANY	\$ 2,368,099	\$ 47,693	\$ 2,415,792	\$ 519,427,589	\$ 5,835,583,620	\$ 5,511,919,622	\$ 342,614,042
UNUM LIFE INS CO OF AMERICA	\$ 2,357,754	\$ 12,791,272	\$ 15,149,026	\$ 2,376,370,545	\$ 6,902,659,480	\$ 5,956,627,688	\$ 946,031,792
LIBERTY LIFE INS CO	\$ 2,348,118	\$ 866,969	\$ 3,215,087	\$ 238,534,732	\$ 1,338,310,117	\$ 1,188,370,608	\$ 149,939,509
FEDERAL KEMPER LIFE ASSUR CO	\$ 2,336,154	\$ -	\$ 2,446,420	\$ 244,615,707	\$ 2,193,728,207	\$ 1,997,340,099	\$ 196,388,108
METROPOLITAN INS & ANNUITY CO	\$ 2,105,519	\$ -	\$ 2,182,221	\$ 324,927,925	\$ 4,802,771,392	\$ 3,834,566,481	\$ 968,204,911
OHIO STATE LIFE INSURANCE CO	\$ 2,086,236	\$ 180	\$ 2,086,416	\$ 22,461,660	\$ 134,701,680	\$ 16,750,672	\$ 117,951,008
USLIFE CREDIT LIFE INS CO	\$ 2,026,313	\$ 942,496	\$ 2,968,809	\$ 150,454,035	\$ 455,072,887	\$ 376,517,304	\$ 78,555,583
NORTH AMERICAN CO LIFE & HLTH INS	\$ 2,003,565	\$ 228	\$ 2,009,660	\$ 140,935,839	\$ 1,577,371,580	\$ 1,402,123,278	\$ 175,248,302
TIME INSURANCE COMPANY	\$ 1,981,154	\$ 9,983,432	\$ 12,002,618	\$ 792,930,042	\$ 1,888,574,962	\$ 1,098,565,231	\$ 790,009,731
UNION FIDELITY LIFE INSURANCE CO	\$ 1,971,889	\$ -	\$ 1,971,889	\$ 343,157,365	\$ 727,661,191	\$ 534,155,675	\$ 193,505,516
AURORA NATIONAL LIFE ASSURANCE CO	\$ 1,937,924	\$ -	\$ 1,937,924	\$ 123,603,067	\$ 4,633,140,654	\$ 4,316,218,189	\$ 316,922,465
SECURITY LIFE OF DENVER INS CO	\$ 1,933,965	\$ 7,323	\$ 1,941,288	\$ 1,096,563,074	\$ 4,552,681,102	\$ 4,216,472,604	\$ 336,208,498
JC PENNEY LIFE INSURANCE CO	\$ 1,932,240	\$ 9,108,612	\$ 11,040,852	\$ 757,631,494	\$ 1,364,268,625	\$ 1,195,242,734	\$ 169,025,891
CHUBB LIFE INS CO OF AMERICA	\$ 1,923,549	\$ 25,858	\$ 1,962,619	\$ 559,917,920	\$ 2,602,395,078	\$ 2,359,348,553	\$ 243,046,525
PHILADELPHIA LIFE INS CO	\$ 1,918,916	\$ 754,044	\$ 2,680,025	\$ 160,043,316	\$ 1,585,946,794	\$ 1,450,578,499	\$ 135,368,295
EQUITABLE OF COLORADO INC	\$ 1,879,326	\$ -	\$ 1,879,326	\$ 59,775,708	\$ 975,712,895	\$ 929,405,149	\$ 46,307,746
HARTFORD LIFE & ACCIDENT INS CO	\$ 1,873,751	\$ 7,317,485	\$ 9,192,180	\$ 1,618,613,945	\$ 4,287,733,801	\$ 2,758,759,444	\$ 1,671,824,386
CONTINENTAL ASSURANCE CO	\$ 1,857,939	\$ 26,332,428	\$ 28,479,755	\$ 4,194,957,540	\$ 6,517,328,023	\$ 5,519,880,883	\$ 1,223,576,506
USAA LIFE INSURANCE COMPANY	\$ 1,854,138	\$ 755,450	\$ 4,561,548	\$ 848,873,593	\$ 6,678,031,924	\$ 6,137,979,531	\$ 540,052,393
AMERICAN INCOME LIFE INS CO	\$ 1,837,035	\$ 373,246	\$ 2,210,281	\$ 243,640,410	\$ 679,106,556	\$ 615,482,788	\$ 63,623,768
VETERANS LIFE INS CO	\$ 1,823,726	\$ 71,043	\$ 1,894,769	\$ 120,224,782	\$ 667,048,313	\$ 212,012,229	\$ 455,036,084
BOSTON MUTUAL LIFE INS COMPANY	\$ 1,810,877	\$ -	\$ 1,810,877	\$ 167,060,420	\$ 466,944,077	\$ 418,751,292	\$ 48,192,784
IL ANNUITY & INSURANCE COMPANY	\$ 1,807,895	\$ -	\$ 1,807,895	\$ 129,820,972	\$ 559,552,956	\$ 546,250,371	\$ 13,292,585
FIDELITY INVESTMENTS LIFE INS CO	\$ 1,803,194	\$ -	\$ 1,803,194	\$ 942,930,664	\$ 200,948,787	\$ 64,592,338	\$ 136,355,449
MEMORIAL INS CO OF AMERICA	\$ 1,786,303	\$ -	\$ 3,308,355	\$ 3,330,753	\$ 51,489,337	\$ 26,074,108	\$ 25,415,229
OLD LINE LIFE INS CO OF AMERICA	\$ 1,776,213	\$ -	\$ 2,184,781	\$ 248,645,591	\$ 1,365,599,215	\$ 1,229,244,085	\$ 136,355,130
LAMAR LIFE INSURANCE CO	\$ 1,758,033	\$ 1,267,449	\$ 3,031,209	\$ 88,379,942	\$ 705,055,624	\$ 657,513,898	\$ 47,541,727
REASSURE AMERICA LIFE INS CO	\$ 1,735,916	\$ 6,114	\$ 2,055,225	\$ 24,678,884	\$ 689,664,352	\$ 644,100,050	\$ 45,564,302
MANUFACTURERS LIFE INS CO OF N AMERI	\$ 1,716,541	\$ -	\$ 1,716,541	\$ 1,722,799,642	\$ 123,852,824	\$ (15,317,932)	\$ 139,170,756
TEXAS LIFE INS CO	\$ 1,709,154	\$ -	\$ 1,711,154	\$ 48,233,643	\$ 470,540,366	\$ 438,546,889	\$ 31,993,478
LINCOLN HERITAGE LIFE INS CO	\$ 1,691,257	\$ -	\$ 1,709,921	\$ 55,630,347	\$ 224,565,000	\$ 201,979,380	\$ 22,585,620
ALEXANDER HAMILTON LIFE INS CO AMER	\$ 1,615,133	\$ (44)	\$ 2,374,586	\$ 484,912,066	\$ 5,496,413,705	\$ 5,093,894,424	\$ 402,519,281
ASHLEY LIFE INSURANCE CO	\$ 1,608,998	\$ -	\$ 1,608,998	\$ 1,607,913	\$ 10,827,605	\$ 7,722,471	\$ 3,105,134
SAFECO LIFE INSURANCE COMPANY	\$ 1,594,784	\$ 509,398	\$ 4,209,247	\$ 1,748,377,507	\$ 12,149,221,487	\$ 11,480,844,632	\$ 672,229,778
FOUNDATION LIFE INS CO OF AR	\$ 1,593,693	\$ 171,197	\$ 1,764,890	\$ 1,766,451	\$ 4,052,822	\$ 3,423,518	\$ 629,304
LINCOLN BENEFIT LIFE COMPANY	\$ 1,588,182	\$ (5,370)	\$ 2,945,798	\$ -	\$ 188,973,384	\$ 50,312,356	\$ 138,661,028
MONUMENTAL LIFE INS CO	\$ 1,586,008	\$ 1,764,374	\$ 3,350,382	\$ 575,861,069	\$ 3,990,443,614	\$ 3,723,387,631	\$ 267,055,983
WEST COAST LIFE INS CO	\$ 1,582,766	\$ 1,679	\$ 1,584,495	\$ 149,711,513	\$ 845,871,102	\$ 766,302,032	\$ 79,569,070
MID-CONTINENT LIFE INS CO	\$ 1,566,781	\$ 957	\$ 1,567,738	\$ 91,408,633	\$ 314,334,855	\$ 662,830,632	\$ (348,495,778)
STANDARD LIFE & ACCIDENT INS CO	\$ 1,556,502	\$ 1,137,013	\$ 2,693,515	\$ 176,520,567	\$ 349,939,906	\$ 234,064,106	\$ 115,875,800
ALL AMERICAN LIFE INS COMPANY	\$ 1,552,321	\$ 76,934	\$ 1,631,655	\$ 305,731,810	\$ 2,193,383,359	\$ 2,050,700,913	\$ 142,682,446
BUSINESS MENS ASSURANCE CO OF AMER	\$ 1,492,139	\$ 324,979	\$ 1,934,138	\$ 558,633,076	\$ 2,391,929,950	\$ 2,203,736,959	\$ 188,192,991
COLONIAL LIFE & ACCIDENT INS CO	\$ 1,482,518	\$ 12,546,669	\$ 14,031,152	\$ 518,454,477	\$ 913,855,983	\$ 788,553,411	\$ 125,302,572
GUARANTEE LIFE INSURANCE COMPANY	\$ 1,451,917	\$ 12,901	\$ 1,464,818	\$ 282,498,665	\$ 1,171,217,992	\$ 1,064,267,808	\$ 106,950,185
CANADA LIFE INS CO OF AMERICA	\$ 1,447,723	\$ -	\$ 1,447,723	\$ 325,558,888	\$ 2,252,638,466	\$ 2,131,934,870	\$ 129,529,914
AMERICAN HOME LIFE INSURANCE CO	\$ 1,433,818	\$ -	\$ 1,674,079	\$ 1,669,396	\$ 8,644,176	\$ 8,165,302	\$ 478,847
MISSION LIFE INSURANCE CO	\$ 1,377,508	\$ -	\$ 1,392,443	\$ 38,790,021	\$ 230,485,129	\$ 203,331,377	\$ 27,153,752
UNITED AMERICAN INS CO	\$ 1,370,683	\$ 4,631,896	\$ 6,142,850	\$ 455,597,168	\$ 763,818,839	\$ 607,319,610	\$ 156,499,229
UNITED INVESTORS LIFE INS CO	\$ 1,350,723	\$ -	\$ 1,388,198	\$ 402,258,503	\$ 939,082,027	\$ 782,406,013	\$ 156,676,013
COMBINED INS CO OF AMERICA	\$ 1,348,489	\$ 6,732,745	\$ 8,081,234	\$ 1,116,553,727	\$ 3,400,141,959	\$ 2,713,211,995	\$ 686,929,962
AMERICAN UNITED LIFE INS COMPANY	\$ 1,344,474	\$ 180,055	\$ 4,002,060	\$ 1,093,878,884	\$ 5,894,941,419	\$ 5,453,081,709	\$ 441,859,709
UNION CENTRAL LIFE INS COMPANY	\$ 1,340,910	\$ 163,622	\$ 4,744,508	\$ 676,134,135	\$ 3,495,215,836	\$ 3,177,263,653	\$ 317,952,182
WORLD INSURANCE COMPANY	\$ 1,283,922	\$ -	\$ 1,283,922	\$ 131,773,334	\$ 198,156,239	\$ 157,870,706	\$ 40,285,535
PAN-AMERICAN LIFE INSURANCE CO	\$ 1,269,834	\$ 2,600	\$ 1,272,434	\$ 314,513,247	\$ 1,620,043,336	\$ 1,413,597,192	\$ 208,941,787
FIRST ALLAMERICA FINANCIAL LIFE INS CO	\$ 1,266,379	\$ -	\$ 1,267,579	\$ 1,163,321,960	\$ 4,982,806,291	\$ 3,767,155,415	\$ 1,221,348,199
PIERCE NATIONAL LIFE INS CO	\$ 1,262,114	\$ 443	\$ 1,262,557	\$ 121,128,000	\$ 812,900,265	\$ 750,327,464	\$ 62,572,801
AETNA INSURANCE CO OF AMERICA	\$ 1,210,547	\$ -	\$ 1,210,547	\$ 392,331,438	\$ 153,714,429	\$ 110,357,354	\$ 43,357,075
GREAT SOUTHERN LIFE INS CO	\$ 1,196,294	\$ 2,179	\$ 4,103,787	\$ 216,025,974	\$ 1,058,707,582	\$ 929,987,572	\$ 128,720,010
AMERICAN LIFE & ANNUITY CO	\$ 1,172,343	\$ -	\$ 3,500,733	\$ 3,546,699	\$ 14,540,056	\$ 13,448,578	\$ 1,091,478
AMERICAN LIFE & CASUALTY INS CO	\$ 1,163,678	\$ -	\$ 6,646,641	\$ 725,610,021	\$ 5,934,618,730	\$ 5,706,069,874	\$ 228,548,857
COLONIAL PENN LIFE INS CO	\$ 1,116,790	\$ 70,375	\$ 1,187,165	\$ 151,185,895	\$ 1,016,928,901	\$ 959,411,535	\$ 57,517,366
FEDERATED LIFE INSURANCE CO	\$ 1,113,008	\$ 259,115	\$ 1,649,586	\$ 95,923,993	\$ 551,495,498	\$ 433,291,657	\$ 118,203,840
LIBERTY LIFE ASSUR CO OF BOSTON	\$ 1,092,068	\$ 307,932	\$ 1,400,000	\$ 872,550,912	\$ 2,195,696,627	\$ 2,069,027,416	\$ 126,669,210
LAFAYETTE LIFE INSURANCE COMPANY	\$ 1,078,522	\$ 68,571	\$ 1,147,093	\$ 144,352,716	\$ 797,915,295	\$ 738,355,687	\$ 59,559,608
JOHN ALDEN LIFE INS CO	\$ 1,041,227	\$ 12,669,280	\$ 13,710,507	\$ (2,850,620,383)	\$ 986,940,581	\$ 725,850,952	\$ 261,089,629
KEYPORT LIFE INSURANCE CO	\$ 977,507	\$ -	\$ 4,232,380	\$ 1,120,880,964	\$ 13,372,793,724	\$ 12,736,950,349	\$ 702,590,914
TMG LIFE INSURANCE COMPANY	\$ 977,184	\$ 2,849,899	\$ 3,886,152	\$ 193,963,906	\$ 1,642,658,586	\$ 1,475,978,247	\$ 166,680,338
BANKERS UNITED LIFE ASSURANCE CO	\$ 974,183	\$ 2,408,287	\$ 3,382,470	\$ 211,653,108	\$ 3,256,612,317	\$ 3,046,751,771	\$ 209,860,546
GUARANTEE RESERVE LIFE INS CO	\$ 967,266	\$ 21,353	\$ 988,619	\$ 93,560,645	\$ 226,588,091	\$ 173,624,430	\$ 52,963,661
MANUFACTURERS LIFE INS CO OF AMER	\$ 954,623	\$ -	\$ 954,623	\$ 205,714,670	\$ 131,315,204	\$ 74,716,907	\$ 56,598,297
NEW ENGLAND LIFE INSURANCE COMPANY	\$ 915,451	\$ 6,994	\$ 922,445	\$ 725,635,924	\$ 484,580,900	\$ 177,291,351	\$ 307,289,549
FIDELITY & GUARANTY LIFE INS CO	\$ 914,810	\$ 822	\$ 1,273,095	\$ 506,167,478	\$ 3,194,911,189	\$ 2,999,882,960	\$ 195,028,229

# Life and Health Companies Ranked by Arkansas Life and Annuity Premiums

COMPANY NAME	AR LIFE & ANNUITY PREMIUMS	AR HEALTH PREMIUMS	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
SECURITY BENEFIT LIFE INSURANCE CO	\$ 908,440	\$ 52,778	\$ 2,109,610	\$ 721,178,392	\$ 2,458,458,999	\$ 2,076,454,285	\$ 382,004,714
INDIVIDUAL ASR CO LIFE HEALTH&ACCID	\$ 898,081	\$ 340,156	\$ 1,239,157	\$ 20,640,999	\$ 32,000,540	\$ 23,067,434	\$ 8,933,106
ARKANSAS NATIONAL LIFE INS CO	\$ 896,498	\$ -	\$ 5,137,752	\$ 5,101,802	\$ 73,463,689	\$ 53,511,799	\$ 19,951,890
WESTERN RESERVE LIFE ASR CO OF OHIO	\$ 893,062	\$ -	\$ 893,062	\$ 1,215,580,398	\$ 383,329,444	\$ 270,081,422	\$ 114,862,875
UNIVERSAL LIFE INS CO	\$ 862,573	\$ 123,840	\$ 986,413	\$ 16,339,884	\$ 59,503,250	\$ 56,367,471	\$ 3,135,779
COMMONWEALTH LIFE INS CO	\$ 848,272	\$ 708,585	\$ 1,556,857	\$ 1,116,988,612	\$ 3,771,498,018	\$ 3,482,978,371	\$ 288,519,647
AMERICAN STATES LIFE INS CO	\$ 839,145	\$ 3,269	\$ 961,845	\$ 81,194,545	\$ 532,627,478	\$ 465,597,695	\$ 67,029,781
EMPLOYERS LIFE INS CO OF WAUSAU	\$ 838,314	\$ -	\$ 843,683	\$ 492,521,516	\$ 1,123,714,540	\$ 1,015,718,811	\$ 107,995,729
ROYAL MACCABEES LIFE INS CO	\$ 836,233	\$ 432,083	\$ 1,454,096	\$ 244,525,064	\$ 1,956,853,685	\$ 1,764,435,750	\$ 192,417,935
BANKERS LIFE & CASUALTY CO	\$ 807,142	\$ 5,098,524	\$ 7,516,728	\$ 1,546,001,227	\$ 4,022,309,950	\$ 3,664,435,914	\$ 357,874,036
OHIO NATIONAL LIFE ASSURANCE CORP	\$ 801,808	\$ 67,184	\$ 900,992	\$ 167,313,296	\$ 843,805,173	\$ 744,903,526	\$ 98,901,647
PENN INS & ANNUITY CO	\$ 794,385	\$ -	\$ 1,413,794	\$ 209,075,344	\$ 931,163,225	\$ 830,351,210	\$ 100,812,015
OZARK NAT'L LIFE A/K/A LIFE OF THE OZARKS	\$ 785,022	\$ -	\$ 785,022	\$ 76,431,101	\$ 272,139,391	\$ 249,530,189	\$ 22,609,202
AMERICAN MEMORIAL LIFE INS CO	\$ 781,164	\$ 3,482	\$ 1,553,327	\$ 110,536,160	\$ 468,315,923	\$ 442,311,180	\$ 26,004,743
LIFE INS CO OF NORTH AMERICA	\$ 770,076	\$ 6,927,741	\$ 7,697,817	\$ 1,173,801,546	\$ 3,604,480,897	\$ 3,050,419,771	\$ 554,061,126
GOLDEN RULE INSURANCE CO	\$ 764,163	\$ 10,781,932	\$ 12,424,370	\$ 661,376,960	\$ 1,532,407,247	\$ 1,305,198,320	\$ 227,208,927
AMERITAS LIFE INS CORPORATION	\$ 754,789	\$ 2,125	\$ 757,360	\$ 420,205,075	\$ 1,713,779,365	\$ 1,402,971,668	\$ 311,295,823
CONSECO LIFE INSURANCE CO	\$ 738,635	\$ 2,248	\$ 933,193	\$ 224,035,887	\$ 1,713,878,047	\$ 1,608,412,153	\$ 105,465,894
LOYAL AMERICAN LIFE INS CO	\$ 738,355	\$ 710,523	\$ 1,448,878	\$ 39,633,226	\$ 257,684,287	\$ 218,226,736	\$ 39,457,551
MANHATTAN NATIONAL LIFE INS CO	\$ 735,001	\$ -	\$ 735,001	\$ 73,612,795	\$ 375,561,456	\$ 332,054,740	\$ 43,506,716
OZARK NATIONAL LIFE INS CO	\$ 728,695	\$ 205,568	\$ 1,582,441	\$ 1,615,375	\$ 5,734,180	\$ 4,474,559	\$ 1,259,621
LIFEUSA INSURANCE CO	\$ 727,540	\$ -	\$ 5,136,464	\$ 345,442,101	\$ 2,201,236,727	\$ 2,097,553,765	\$ 103,682,962
FRANKLIN LIFE INSURANCE CO	\$ 722,264	\$ 1,607,264	\$ 2,431,984	\$ 413,393,589	\$ 6,706,025,532	\$ 6,184,996,398	\$ 521,029,134
NATIONAL WESTERN LIFE INS CO	\$ 718,386	\$ -	\$ 1,990,368	\$ 322,195,367	\$ 2,911,986,129	\$ 2,611,396,741	\$ 300,589,388
PROVIDENT MUTUAL LIFE INS COMPANY	\$ 715,963	\$ 20,989	\$ 861,466	\$ 809,697,118	\$ 3,782,370,267	\$ 3,411,170,885	\$ 374,385,879
AMERUS LIFE INSURANCE COMPANY	\$ 700,722	\$ 8,051	\$ 710,785	\$ 368,710,023	\$ 4,042,759,824	\$ 3,717,548,456	\$ 325,211,368
FIRST PENN-PACIFIC LIFE INS CO	\$ 677,265	\$ -	\$ 897,050	\$ 142,190,331	\$ 1,191,251,194	\$ 1,120,594,218	\$ 70,656,976
US BUSINESS OF THE CANADA LIFE ASSURANCE	\$ 663,596	\$ 223,373	\$ 886,969	\$ 349,816,834	\$ 2,342,154,337	\$ 2,152,119,893	\$ 190,034,444
SHENANDOAH LIFE INSURANCE COMPANY	\$ 653,210	\$ 27,107	\$ 680,317	\$ 121,307,365	\$ 727,720,845	\$ 647,184,942	\$ 80,535,903
PAUL REVERE LIFE INS CO	\$ 652,242	\$ 3,095,672	\$ 3,748,024	\$ 1,214,038,949	\$ 4,996,895,977	\$ 4,509,488,431	\$ 487,407,546
HOMESTEADERS LIFE COMPANY	\$ 640,690	\$ -	\$ 650,126	\$ 129,221,410	\$ 363,881,659	\$ 346,754,814	\$ 17,126,845
CAPITOL LIFE & ACCIDENT INS CO	\$ 639,251	\$ 82,451	\$ 721,702	\$ 577,066	\$ 1,296,762	\$ 707,667	\$ 589,095
ANTHEM HEALTH & LIFE INSURANCE CO	\$ 618,725	\$ 10,678,735	\$ 11,297,460	\$ 396,615,814	\$ 229,582,435	\$ 158,451,532	\$ 71,130,903
AMERICAN INVESTORS LIFE INS CO	\$ 614,541	\$ 19,488,166	\$ 20,102,707	\$ 19,966,048	\$ 4,088,641	\$ 3,312,953	\$ 775,688
SURETY LIFE INSURANCE COMPANY	\$ 612,508	\$ 862	\$ 615,396	\$ -	\$ 93,736,999	\$ 37,219,942	\$ 56,517,057
AMERICAN FAMILY LIFE ASR CO COLUMBUS	\$ 610,891	\$ 15,487,714	\$ 16,098,605	\$ 5,865,381,576	\$ 20,243,206,888	\$ 18,471,901,584	\$ 1,771,305,304
BOATMENS LIFE INS CO	\$ 603,186	\$ 200,924	\$ 804,110	\$ 3,518,091	\$ 18,714,363	\$ 8,713,901	\$ 10,000,459
LIBERTY NATIONAL LIFE INS CO	\$ 588,855	\$ 80,692	\$ 669,796	\$ 498,356,452	\$ 3,249,682,632	\$ 2,895,787,940	\$ 353,894,692
HORACE MANN LIFE INS CO	\$ 586,739	\$ 231,211	\$ 1,985,312	\$ 336,117,508	\$ 2,226,686,039	\$ 2,065,227,970	\$ 164,964,969
TRANSAMERICA ASSURANCE COMPANY	\$ 580,269	\$ 28	\$ 580,297	\$ 115,485,461	\$ 492,603,366	\$ 460,384,482	\$ 32,218,883
AMERICAN HERITAGE LIFE INS CO	\$ 577,139	\$ 2,131,233	\$ 2,708,580	\$ 242,804,369	\$ 1,213,276,336	\$ 1,062,819,872	\$ 150,456,462
RELIASTAR UNITED SERVICES LIFE INS	\$ 572,962	\$ -	\$ 918,282	\$ 196,688,258	\$ 2,476,150,626	\$ 2,058,112,971	\$ 421,037,655
RELIASTAR BANKERS SECURITY L I C	\$ 552,328	\$ 32,898	\$ 637,667	\$ 255,062,441	\$ 1,738,437,102	\$ 1,576,438,005	\$ 168,589,686
BANNER LIFE INSURANCE CO	\$ 541,165	\$ 273	\$ 555,151	\$ 69,360,401	\$ 816,229,192	\$ 660,882,956	\$ 155,346,236
UNITED FIDELITY LIFE INS CO	\$ 535,200	\$ -	\$ 542,463	\$ 25,110,744	\$ 582,022,261	\$ 483,965,464	\$ 98,056,788
SMITH BURIAL & LIFE INS CO	\$ 529,106	\$ -	\$ 529,106	\$ 539,924	\$ 4,274,337	\$ 3,398,031	\$ 876,306
PIONEER LIFE INSURANCE COMPANY	\$ 525,534	\$ 5,788,859	\$ 6,451,795	\$ 536,639,047	\$ 631,003,368	\$ 472,976,937	\$ 158,026,431
TRANSAMERICA LIFE INS & ANNUITY CO	\$ 518,017	\$ 59,786	\$ 868,616	\$ 2,553,038,155	\$ 14,318,075,997	\$ 13,642,808,048	\$ 675,267,949
PARAGON LIFE INS CO	\$ 502,567	\$ -	\$ 502,567	\$ 52,937,899	\$ 93,210,080	\$ 83,231,237	\$ 10,724,407
WICHITA NATIONAL LIFE INS CO	\$ 491,245	\$ 88,136	\$ 579,381	\$ 5,616,577	\$ 15,640,878	\$ 9,316,045	\$ 6,324,834
GERBER LIFE INSURANCE CO	\$ 486,501	\$ 3,082,464	\$ 3,568,965	\$ 137,271,718	\$ 283,656,301	\$ 237,608,433	\$ 46,047,868
RELIAANCE STANDARD LIFE INS CO	\$ 479,916	\$ 272,545	\$ 1,195,648	\$ 326,010,862	\$ 1,569,114,230	\$ 1,401,035,016	\$ 177,381,124
CROWN LIFE INS CO	\$ 472,087	\$ 17,722	\$ 489,809	\$ 299,101,375	\$ 2,170,794,487	\$ 2,104,123,808	\$ 66,670,679
UNITED STATES LIFE INS CO IN NYC	\$ 458,580	\$ 932,304	\$ 1,392,084	\$ 716,429,562	\$ 2,573,772,038	\$ 2,355,661,019	\$ 218,111,019
MBL LIFE ASSURANCE CORP	\$ 458,575	\$ 36,282	\$ 494,857	\$ 213,937,038	\$ 11,803,209,056	\$ 11,293,429,661	\$ 591,251,553
CENTURY LIFE ASSURANCE COMPANY	\$ 451,281	\$ 209,809	\$ 661,090	\$ 3,572,770	\$ 11,808,674	\$ 8,343,426	\$ 3,465,249
COMMERCIAL UNION LIFE INS CO OF AM	\$ 451,133	\$ 221,392	\$ 731,216	\$ 289,565,516	\$ 1,786,717,795	\$ 1,643,340,488	\$ 143,377,307
OHIO NATIONAL LIFE INS COMPANY	\$ 442,951	\$ 776,289	\$ 3,193,641	\$ 754,121,320	\$ 4,216,332,494	\$ 3,883,015,271	\$ 362,565,047
PYRAMID LIFE INSURANCE CO	\$ 439,421	\$ 4,460,564	\$ 4,905,575	\$ 62,642,638	\$ 118,665,668	\$ 80,065,264	\$ 38,600,404
PHYSICIANS LIFE INS CO	\$ 431,777	\$ -	\$ 1,309,579	\$ 300,355,933	\$ 740,904,089	\$ 689,523,865	\$ 51,380,223
KEMPER INVESTORS LIFE INS CO	\$ 409,311	\$ -	\$ 859,782	\$ 3,111,640,994	\$ 4,637,205,126	\$ 4,060,281,700	\$ 476,924,426
PROVIDENTIAL LIFE INS CO	\$ 397,511	\$ 12,776,679	\$ 13,174,190	\$ 22,580,012	\$ 23,773,271	\$ 17,278,292	\$ 6,494,979
CENTRAL SECURITY LIFE INS CO	\$ 392,715	\$ 78,186	\$ 473,058	\$ 6,848,652	\$ 91,514,440	\$ 85,475,131	\$ 6,039,309
JACKSON GRIFFIN INS CO	\$ 391,098	\$ -	\$ 679,234	\$ 714,195	\$ 7,699,779	\$ 5,949,626	\$ 1,750,153
GUARANTEE TRUST LIFE INSURANCE COMPANY	\$ 390,508	\$ -	\$ 390,508	\$ 127,223,434	\$ 186,143,622	\$ 146,622,714	\$ 39,520,908
PHL VARIABLE INSURANCE COMPANY	\$ 390,277	\$ -	\$ 390,277	\$ 212,867,999	\$ 27,789,719	\$ 6,138,425	\$ 22,675,348
NATIONWIDE LIFE AND ANNUITY INS CO	\$ 389,268	\$ -	\$ 389,268	\$ 345,331,440	\$ 1,052,349,530	\$ 992,296,032	\$ 74,820,207
GENERAL LIFE INSURANCE COMPANY	\$ 382,652	\$ -	\$ 382,652	\$ 11,346,014	\$ 161,356,425	\$ 143,084,251	\$ 18,272,174
MANHATTAN LIFE INS CO	\$ 381,448	\$ -	\$ 381,448	\$ 40,257,439	\$ 445,334,386	\$ 423,007,104	\$ 22,327,282
INVESTORS LIFE INS CO NORTH AMERICA	\$ 379,026	\$ 1,573	\$ 417,133	\$ 46,917,421	\$ 642,137,356	\$ 574,246,328	\$ 73,932,359
GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	\$ 376,359	\$ 90,842	\$ 467,201	\$ 40,850,035	\$ 524,262,877	\$ 479,793,983	\$ 44,468,894
AMERICAN MATURITY LIFE INS CO	\$ 376,225	\$ -	\$ 376,225	\$ 69,214,558	\$ 54,574,696	\$ 10,711,020	\$ 43,963,090
INTER-STATE ASSURANCE COMPANY	\$ 364,666	\$ 34,105	\$ 1,028,067	\$ 235,397,858	\$ 1,308,704,689	\$ 1,230,380,959	\$ 78,323,730
COLUMBUS LIFE INS CO	\$ 362,897	\$ 158	\$ 364,255	\$ 159,235,250	\$ 1,917,102,628	\$ 1,690,153,715	\$ 226,948,913
CHUBB SOVEREIGN LIFE INS CO	\$ 362,331	\$ -	\$ 362,331	\$ 38,268,690	\$ 411,382,276	\$ 381,231,269	\$ 30,151,007
UNIVERSAL GUARANTY LIFE INS CO	\$ 342,393	\$ -	\$ 345,189	\$ 23,329,299	\$ 193,216,921	\$ 182,219,556	\$ 10,997,365
BALBOA LIFE INSURANCE CO	\$ 340,818	\$ 68,386	\$ 409,204	\$ 109,574,301	\$ 322,958,462	\$ 256,948,156	\$ 66,010,306
INGTEON LIFE INSURANCE CORP	\$ 330,848	\$ -	\$ 330,333	\$ 67,617,745	\$ 982,179,317	\$ 902,866,081	\$ 79,313,236
INTEGRITY LIFE INSURANCE CO	\$ 329,304	\$ -	\$ 329,304	\$ 2,192,558,834	\$ 3,941,896,902	\$ 3,754,624,711	\$ 211,759,753
FIRST DELAWARE LIFE INSURANCE CO	\$ 328,690	\$ -	\$ 333,334	\$ 3,245,957	\$ 85,175,158	\$ 75,164,826	\$ 10,010,332
INVESTORS LIFE INS CO OF IN	\$ 320,377	\$ 13,996	\$ 334,373	\$ 13,900,986	\$ 153,843,691	\$ 130,750,046	\$ 23,093,645
UNITED SECURITY LIFE INS CO OF IL	\$ 311,369	\$ 5,474,768	\$ 5,786,137	\$ 27,827,821	\$ 11,374,718	\$ 8,533,072	\$ 2,841,646
GREAT AMERICAN LIFE INS COMPANY	\$ 310,215	\$ 323	\$ 336,915	\$ 435,597,391	\$ 5,917,485,170	\$ 5,600,481,008	\$ 317,004,162
GOLDEN AMERICAN LIFE INSURANCE CO	\$ 309,464	\$ -	\$ 1,214,479	\$ 612,755,932	\$ 114,041,192	\$ 37,127,017	\$ 76,914,176
FAMILY LIFE INSURANCE COMPANY	\$ 302,083	\$ -	\$ 302,033	\$ 46,796,554	\$ 137,415,622	\$ 107,028,669	\$ 30,386,953
PHOENIX AMERICAN LIFE INS CO	\$ 297,868	\$ 1,085,859	\$ 1,383,727	\$ 433,575,286	\$ 610,019,158	\$ 472,330,570	\$ 137,688,588
AMERICAN-AMICABLE LIFE INS CO OF TX	\$ 294,466	\$ -	\$ 300,711	\$ 44,646,764	\$ 181,518,281	\$ 152,606,834	\$ 28,911,447

# Life and Health Companies Ranked by Arkansas Life and Annuity Premiums

COMPANY NAME	AR LIFE & ANNUITY PREMIUMS	AR HEALTH PREMIUMS	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
FIDELITY SECURITY LIFE INS CO	\$ 290,891	\$ 1,382,205	\$ 1,673,096	\$ 104,411,535	\$ 355,965,050	\$ 318,518,740	\$ 37,446,310
CINCINNATI LIFE INS CO	\$ 287,572	\$ 4,642	\$ 292,214	\$ 91,527,413	\$ 984,204,244	\$ 664,006,122	\$ 320,198,123
FAMILY LIFE INS CO	\$ 286,016	\$ 16,017	\$ 302,033	\$ 46,796,554	\$ 137,415,622	\$ 107,028,669	\$ 30,386,953
WHITE RIVER VALLEY INS CO	\$ 269,045	\$ -	\$ 269,045	\$ 266,611	\$ 4,894,454	\$ 2,449,857	\$ 2,444,597
MUTUAL TRUST LIFE INS COMPANY	\$ 265,812	\$ 44,176	\$ 309,988	\$ 102,408,795	\$ 848,083,503	\$ 774,099,406	\$ 73,984,097
FORETHOUGHT LIFE INS CO	\$ 263,697	\$ -	\$ 263,697	\$ 517,876,149	\$ 1,947,112,814	\$ 1,803,452,786	\$ 143,660,028
CM LIFE INS CO	\$ 260,763	\$ -	\$ 260,763	\$ 330,734,301	\$ 1,090,739,455	\$ 977,609,650	\$ 113,129,806
DIXIE NATIONAL LIFE INS CO	\$ 253,600	\$ -	\$ 253,600	\$ 2,059,587	\$ 35,240,099	\$ 31,738,096	\$ 3,502,004
COUNTRY LIFE INSURANCE CO	\$ 249,273	\$ 60,893	\$ 310,166	\$ 391,362,251	\$ 3,133,233,182	\$ 2,488,667,694	\$ 644,565,488
MEGA LIFE & HEALTH INS CO THE	\$ 245,655	\$ 3,489,336	\$ 3,747,934	\$ 377,506,429	\$ 670,612,533	\$ 510,767,602	\$ 159,844,931
UNIVERSAL UNDERWRITERS LIFE INS CO	\$ 238,790	\$ 32,371	\$ 271,161	\$ 68,029,878	\$ 253,125,835	\$ 179,127,581	\$ 73,998,252
MONTGOMERY WARD LIFE INS CO	\$ 234,704	\$ 967,982	\$ 1,202,686	\$ 136,262,620	\$ 310,191,727	\$ 213,985,815	\$ 96,205,912
SENTRY LIFE INSURANCE CO	\$ 228,524	\$ 183,143	\$ 411,677	\$ 126,982,917	\$ 1,190,272,505	\$ 1,061,116,170	\$ 129,156,337
EQUITABLE LIFE & CASUALTY INS CO	\$ 225,361	\$ 2,253,778	\$ 2,479,139	\$ 73,240,420	\$ 99,147,492	\$ 73,566,568	\$ 25,580,924
AMERICAN FOUNDATION LIFE INS CO	\$ 224,223	\$ -	\$ 224,223	\$ 8,407,947	\$ 96,440,285	\$ 75,972,564	\$ 20,467,722
OLD REPUBLIC LIFE INS CO	\$ 224,142	\$ 218,153	\$ 442,295	\$ 25,283,849	\$ 99,977,197	\$ 69,892,235	\$ 30,084,961
PAN-AMERICAN ASSURANCE CO	\$ 223,084	\$ -	\$ 223,084	\$ 15,855	\$ 13,561,144	\$ 4,304,023	\$ 9,257,121
US FINANCIAL LIFE INS CO	\$ 222,572	\$ -	\$ 222,572	\$ 36,449,091	\$ 97,872,168	\$ 84,430,092	\$ 13,442,077
CONNECTICUT NATIONAL LIFE INS CO	\$ 222,546	\$ 3,846	\$ 226,392	\$ 63,305,904	\$ 346,454,241	\$ 322,654,434	\$ 23,799,807
MOUNTAIN LIFE INS CO	\$ 220,811	\$ 6,321	\$ 227,132	\$ 4,703,622	\$ 13,906,486	\$ 9,861,087	\$ 4,045,399
BANKERS NATIONAL LIFE INS CO	\$ 219,486	\$ -	\$ 219,570	\$ 34,909,197	\$ 391,158,816	\$ 263,515,697	\$ 127,643,119
PAUL REVERE PROTECTIVE LIFE INS CO	\$ 219,024	\$ -	\$ 219,024	\$ 16,080,286	\$ 339,697,177	\$ 154,155,044	\$ 185,542,133
CUNA MUTUAL LIFE INS COMPANY	\$ 215,148	\$ 1,602,536	\$ 1,976,835	\$ 544,435,329	\$ 2,273,115,341	\$ 2,082,972,289	\$ 190,681,341
OLD SOUTHWEST LIFE INS COMPANY	\$ 212,638	\$ 319,239	\$ 531,877	\$ 628,328	\$ 5,473,428	\$ 4,975,603	\$ 497,826
GUARANTY INCOME LIFE INS CO	\$ 211,430	\$ -	\$ 211,430	\$ 7,934,937	\$ 176,217,885	\$ 164,767,621	\$ 11,450,264
GARDEN STATE LIFE INSURANCE CO	\$ 205,193	\$ -	\$ 205,193	\$ 25,401,307	\$ 87,180,223	\$ 44,773,982	\$ 42,406,241
EQUITABLE LIFE INS CO OF IOWA	\$ 204,327	\$ 529	\$ 7,815,737	\$ 1,156,477,820	\$ 3,484,735,106	\$ 2,837,112,927	\$ 647,622,178
ZURICH LIFE INS CO OF AMERICA	\$ 201,880	\$ -	\$ 202,480	\$ 30,985,621	\$ 333,600,877	\$ 306,675,321	\$ 26,925,556
MID-WEST NATL LIFE INS CO OF TN	\$ 199,905	\$ 1,608,533	\$ 1,827,062	\$ 122,608,329	\$ 168,769,105	\$ 122,148,553	\$ 46,620,552
STATE LIFE INSURANCE COMPANY	\$ 198,486	\$ 6,188	\$ 198,486	\$ 35,200,778	\$ 325,309,135	\$ 302,944,983	\$ 22,364,152
AMERICAN LIFE INS CO OF NEW YORK	\$ 198,234	\$ 24,558	\$ 222,792	\$ 107,975,694	\$ 1,247,319,730	\$ 1,164,835,163	\$ 82,484,566
NATIONAL BENEFIT LIFE INS CO	\$ 197,055	\$ 28,913	\$ 226,968	\$ 88,987,634	\$ 441,493,504	\$ 313,007,192	\$ 128,486,312
LYNDON LIFE INS CO	\$ 194,629	\$ 23,294	\$ 217,923	\$ (6,568,989)	\$ 137,879,606	\$ 87,974,352	\$ 49,905,254
ACADEMY LIFE INSURANCE CO	\$ 191,780	\$ 159,937	\$ 352,755	\$ 42,614,377	\$ 284,078,504	\$ 253,384,757	\$ 30,693,748
CENTRAL BENEFITS NATL LIFE INS CO	\$ 185,023	\$ 5,980,561	\$ 6,165,584	\$ 64,110,509	\$ 35,657,712	\$ 16,574,544	\$ 19,083,168
EMPLOYERS HEALTH INS CO	\$ 183,127	\$ 4,038,744	\$ 4,221,871	\$ 1,750,719,838	\$ 897,064,361	\$ 503,677,748	\$ 393,386,612
NORTH CENTRAL LIFE INS CO	\$ 182,805	\$ (662)	\$ 182,143	\$ 46,911,975	\$ 156,833,829	\$ 137,762,375	\$ 19,071,454
ASSOCIATES FINANCIAL LIFE INS CO	\$ 179,947	\$ 89,207	\$ 269,154	\$ 216,790,860	\$ 1,085,203,655	\$ 702,575,128	\$ 382,628,527
ILLINOIS MUTUAL LIFE INSURANCE CO	\$ 176,458	\$ -	\$ 189,570	\$ 82,484,214	\$ 564,505,072	\$ 477,997,912	\$ 86,507,160
AGL LIFE ASSURANCE COMPANY	\$ 171,619	\$ -	\$ 171,619	\$ 49,641,047	\$ 97,186,567	\$ 87,052,301	\$ 10,134,266
AMERICAN TRAVELLERS LIFE INS CO	\$ 170,117	\$ 4,530,025	\$ 4,700,142	\$ 515,399,793	\$ 1,511,012,455	\$ 1,366,808,619	\$ 144,203,836
VOYAGER LIFE INS CO	\$ 168,647	\$ 80,851	\$ 249,498	\$ 65,982,293	\$ 116,220,692	\$ 79,848,883	\$ 36,371,809
SEABOARD LIFE INS CO USA	\$ 166,075	\$ 1,590,536	\$ 1,797,641	\$ 79,140,700	\$ 180,576,768	\$ 158,339,138	\$ 22,237,631
UNITED FAMILY LIFE INS CO	\$ 164,659	\$ 109	\$ 208,787	\$ 149,683,281	\$ 807,713,806	\$ 744,402,644	\$ 63,311,163
SOUTHLAND NATIONAL INS CORP	\$ 164,016	\$ -	\$ 164,016	\$ 10,425,595	\$ 52,217,765	\$ 46,091,628	\$ 6,126,137
COOPERATIVE LIFE INS CO	\$ 163,828	\$ -	\$ 479,374	\$ 479,374	\$ 4,617,255	\$ 3,413,231	\$ 1,204,024
WESTERN & SOUTHERN LIFE INS COMPANY	\$ 161,139	\$ -	\$ 161,139	\$ 700,038,665	\$ 5,652,374,366	\$ 3,925,470,280	\$ 1,726,904,086
MML BAY STATE LIFE INS CO	\$ 158,420	\$ -	\$ 342,907	\$ 606,010,647	\$ 60,705,366	\$ (3,366,855)	\$ 67,492,500
INDIANAPOLIS LIFE INSURANCE COMPANY	\$ 157,733	\$ 20,042	\$ 177,775	\$ 221,042,607	\$ 1,702,854,361	\$ 1,564,551,987	\$ 138,302,374
OCCIDENTAL LIFE INS CO OF NC	\$ 152,570	\$ 209,728	\$ 363,641	\$ 41,844,925	\$ 247,784,675	\$ 235,029,803	\$ 12,754,872
NACOLAH LIFE INS CO	\$ 150,976	\$ -	\$ 150,976	\$ 7,046,408	\$ 342,028,748	\$ 306,740,292	\$ 35,288,456
HERITAGE LIFE INS CO	\$ 149,631	\$ 127,479	\$ 277,110	\$ (6,479,350)	\$ 142,044,849	\$ 99,042,551	\$ 43,002,298
EMPIRE GENERAL LIFE ASSURANCE CORP	\$ 149,420	\$ 325,838	\$ 475,258	\$ -	\$ 58,301,695	\$ 37,007,528	\$ 21,294,167
VULCAN LIFE INS CO	\$ 148,591	\$ 84,125	\$ 251,456	\$ 5,911,635	\$ 112,742,362	\$ 88,637,292	\$ 24,105,070
GREAT-WEST LIFE ASSURANCE CO	\$ 147,444	\$ 26,780	\$ 174,224	\$ (102,748,810)	\$ 1,474,530,394	\$ 818,434,700	\$ 656,095,694
AMERICAN FRANKLIN LIFE INS CO	\$ 145,031	\$ 2,641	\$ 147,672	\$ 93,125,372	\$ 37,071,347	\$ 19,344,729	\$ 17,726,618
EMPLOYEES LIFE COMPANY (MUTUAL)	\$ 142,974	\$ -	\$ 162,642	\$ 11,708,227	\$ 76,619,345	\$ 64,675,146	\$ 11,944,199
UNITED PRESIDENTIAL LIFE INS CO	\$ 142,745	\$ -	\$ 145,295	\$ 120,301,580	\$ 1,180,955,280	\$ 1,093,480,411	\$ 87,474,869
COLUMBIA UNIVERSAL LIFE INS CO	\$ 141,020	\$ 35,121	\$ 296,351	\$ 43,175,950	\$ 366,239,887	\$ 340,830,364	\$ 25,409,523
METROPOLITAN TOWER LIFE INS CO	\$ 139,263	\$ -	\$ 139,263	\$ 15,165,906	\$ 84,745,248	\$ 46,636,374	\$ 38,108,873
FEDERAL HOME LIFE INS CO	\$ 134,840	\$ 30,488	\$ 169,228	\$ 140,832,244	\$ 2,094,748,012	\$ 1,854,010,278	\$ 240,737,734
VICTORY LIFE INS CO	\$ 130,221	\$ -	\$ 132,684	\$ -	\$ 7,384,485	\$ 1,426,635	\$ 5,957,850
HOUSEHOLD LIFE INSURANCE CO	\$ 129,810	\$ 362,956	\$ 492,766	\$ 191,586,455	\$ 1,252,329,059	\$ 1,192,556,594	\$ 59,772,465
ATLAS LIFE INSURANCE CO	\$ 128,788	\$ -	\$ 128,788	\$ 15,887,201	\$ 199,701,594	\$ 194,020,311	\$ 5,681,283
INVESTORS GUARANTY LIFE INS CO	\$ 127,400	\$ -	\$ 127,400	\$ 4,774,315	\$ 33,485,744	\$ 1,536,730	\$ 31,949,014
STATE MUTUAL INSURANCE COMPANY	\$ 127,273	\$ 80	\$ 127,353	\$ 40,949,602	\$ 253,103,287	\$ 239,893,562	\$ 13,209,725
PHARMACISTS LIFE INS CO	\$ 124,656	\$ -	\$ 147,970	\$ 1,039,856	\$ 16,651,623	\$ 11,255,740	\$ 5,395,883
PORT-O-CALL LIFE INS CO	\$ 124,190	\$ -	\$ 124,190	\$ 124,190	\$ 971,477	\$ 202,664	\$ 768,813
TRANS WORLD ASSURANCE CO	\$ 122,434	\$ -	\$ 122,554	\$ 18,697,724	\$ 202,787,364	\$ 168,502,688	\$ 34,284,676
UNITED WISCONSIN LIFE INS CO	\$ 122,416	\$ 2,800,533	\$ 2,922,949	\$ 958,354,436	\$ 343,706,271	\$ 167,188,650	\$ 176,517,622
UNITED HERITAGE MUTUAL LIFE INS CO	\$ 121,544	\$ 88,115	\$ 209,659	\$ 35,622,396	\$ 269,012,153	\$ 240,505,467	\$ 28,506,687
EMPLOYERS MODERN LIFE CO	\$ 120,852	\$ 4,200	\$ 182,790	\$ 26,277,765	\$ 170,892,692	\$ 144,429,205	\$ 26,463,487
TRANS-GENERAL LIFE INS CO	\$ 120,124	\$ 460,945	\$ 581,069	\$ 157,134,181	\$ 277,726,374	\$ 226,901,267	\$ 50,825,107
BEST LIFE ASSURANCE CO OF CA	\$ 118,508	\$ 956,495	\$ 1,075,003	\$ 25,554,022	\$ 18,347,775	\$ 10,134,602	\$ 8,213,173
WISCONSIN NATIONAL LIFE INS CO	\$ 116,406	\$ 409	\$ 117,815	\$ 140,845,907	\$ 657,704,179	\$ 610,480,204	\$ 47,223,974
CHEROKEE NATIONAL LIFE INS CO	\$ 115,683	\$ 8,233	\$ 123,916	\$ 26,789,599	\$ 37,750,361	\$ 32,049,003	\$ 5,701,356
CHRISTIAN FIDELITY LIFE INS CO	\$ 114,476	\$ 18,938	\$ 133,414	\$ 49,019,287	\$ 115,720,889	\$ 89,917,105	\$ 25,803,784
CONTINENTAL LIFE & ACCIDENT COMPANY	\$ 113,203	\$ 3,719,333	\$ 3,832,536	\$ 53,876,538	\$ 75,343,772	\$ 60,335,980	\$ 15,007,792
UNIVERSE LIFE INS CO	\$ 112,925	\$ 2,333,563	\$ 2,446,488	\$ 16,089,597	\$ 29,380,871	\$ 27,872,205	\$ 1,508,666
CITIZENS SECURITY LIFE INS CO	\$ 112,849	\$ 459,155	\$ 572,004	\$ 17,681,339	\$ 71,603,699	\$ 61,976,220	\$ 9,627,479
CONGRESS LIFE INS CO	\$ 112,513	\$ 256,161	\$ 368,674	\$ 9,955,145	\$ 4,676,423	\$ (328,036)	\$ 5,004,501
ANTHEM LIFE INSURANCE CO	\$ 112,131	\$ 477,827	\$ 589,958	\$ 134,472,525	\$ 241,700,951	\$ 158,697,101	\$ 83,003,850
COLORADO BANKERS LIFE INS CO	\$ 111,855	\$ 4,610	\$ 147,304	\$ 26,991,100	\$ 92,054,476	\$ 69,378,237	\$ 22,676,239
PENNSYLVANIA LIFE INS COMPANY	\$ 111,642	\$ -	\$ 111,642	\$ 114,954,097	\$ 386,777,269	\$ 335,179,747	\$ 51,597,522
NATIONAL FIDELITY LIFE INS CO	\$ 105,674	\$ 2,168	\$ 107,997	\$ 14,540,059	\$ 457,437,031	\$ 376,039,962	\$ 81,397,069
AMERICAN NATIONAL LIFE INS CO OF TX	\$ 102,350	\$ 2,310,172	\$ 2,412,522	\$ 74,860,844	\$ 136,922,567	\$ 65,957,670	\$ 70,964,897
LOYALTY LIFE INS CO	\$ 100,715	\$ -	\$ 101,207	\$ -	\$ 36,827,861	\$ 19,739,895	\$ 17,087,963



# Life and Health Companies Ranked by Arkansas Life and Annuity Premiums

COMPANY NAME	AR LIFE & ANNUITY PREMIUMS	AR HEALTH PREMIUMS	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
SECURITY NATIONAL LIFE INSURANCE CO	\$ 95,643	\$ 2,403	\$ 98,091	\$ 8,799,234	\$ 97,162,847	\$ 85,373,232	\$ 11,789,615
NATIONAL STATES INS CO	\$ 94,977	\$ 487,741	\$ 582,718	\$ 80,789,497	\$ 75,280,175	\$ 57,129,503	\$ 18,150,672
ACACIA LIFE INS CO	\$ 94,034	\$ -	\$ 94,034	\$ 71,052,993	\$ 917,886,403	\$ 827,010,181	\$ 90,876,222
BANKERS FIDELITY LIFE INS CO	\$ 89,596	\$ 160,944	\$ 251,520	\$ 26,039,289	\$ 78,862,742	\$ 52,345,826	\$ 26,516,916
ANTHEM LIFE INSURANCE CO IN	\$ 88,798	\$ 2,691	\$ 91,489	\$ 55,078,164	\$ 75,549,060	\$ 33,843,492	\$ 41,705,568
COMMERCIAL TRAVELERS MUTUAL INS CO	\$ 87,874	\$ -	\$ 87,874	\$ 14,132,427	\$ 28,099,976	\$ 15,831,659	\$ 12,268,316
GREGG INSURANCE CO	\$ 85,640	\$ -	\$ 85,640	\$ 85,071	\$ 4,602,441	\$ 1,105,077	\$ 3,497,364
AMERITAS VARIABLE LIFE INS CO	\$ 78,493	\$ -	\$ 824,301	\$ 298,059,134	\$ 143,080,287	\$ 97,815,283	\$ 45,265,004
SECURITY MUTUAL LIFE INS CO OF NEW YORK	\$ 77,714	\$ 50	\$ 78,357	\$ 210,483,166	\$ 1,360,946,023	\$ 1,286,378,737	\$ 74,567,286
UNION BANKERS INS CO	\$ 76,970	\$ 1,493,589	\$ 1,571,699	\$ 57,524,878	\$ 159,995,993	\$ 120,789,690	\$ 39,206,303
UNION LABOR LIFE INS CO	\$ 76,930	\$ 72,203	\$ 149,133	\$ 295,139,256	\$ 689,735,166	\$ 567,032,070	\$ 122,703,096
FIDELITY LIFE ASSOCIATION, MUTUAL RESERVE	\$ 76,893	\$ -	\$ 76,893	\$ 22,317,281	\$ 713,703,037	\$ 537,112,732	\$ 176,590,305
GUIDANT LIFE INSURANCE COMPANY	\$ 74,660	\$ 11,849	\$ 413,001	\$ 38,054,241	\$ 292,151,010	\$ 247,220,781	\$ 44,930,229
CITIZENS INS CO OF AMERICA	\$ 74,058	\$ 37,093	\$ 111,151	\$ 52,028,175	\$ 175,418,154	\$ 153,449,405	\$ 21,968,751
STANDARD SECURITY LIFE INS CO OF NY	\$ 73,981	\$ 1,305,946	\$ 1,379,927	\$ 50,106,400	\$ 135,549,439	\$ 87,700,386	\$ 47,849,053
BERKSHIRE LIFE INS COMPANY	\$ 73,606	\$ -	\$ 73,606	\$ 222,557,884	\$ 1,294,444,973	\$ 1,216,193,779	\$ 78,251,194
WONDER STATE LIFE INSURANCE COMPANY	\$ 73,323	\$ -	\$ 73,323	\$ 170,700	\$ 1,058,208	\$ 822,512	\$ 235,696
MADISON NATIONAL LIFE INS CO INC	\$ 70,568	\$ 12,073	\$ 83,286	\$ 37,582,768	\$ 234,282,168	\$ 174,843,749	\$ 59,438,419
STAR MOUNT LIFE INSURANCE COMPANY	\$ 69,219	\$ 1,489	\$ 70,708	\$ 2,486,240	\$ 4,656,819	\$ 1,528,488	\$ 3,128,331
LINCOLN AMERICAN LIFE INS CO	\$ 66,835	\$ -	\$ 67,501	\$ 2,611,732	\$ 71,716,156	\$ 64,677,047	\$ 7,039,109
WESTERN-SOUTHERN LIFE ASSURANCE CO	\$ 64,359	\$ -	\$ 290,742	\$ 495,531,261	\$ 3,262,498,010	\$ 3,084,418,970	\$ 178,079,040
SIGNATURE LIFE INS CO OF AMERICA	\$ 60,768	\$ 1,199	\$ 257,073	\$ 235,217	\$ 5,255,288	\$ 4,973,590	\$ 281,698
CENTRAL UNITED LIFE INS CO	\$ 60,653	\$ 661,294	\$ 722,107	\$ 30,595,005	\$ 175,516,347	\$ 162,139,600	\$ 13,376,747
WOODMEN ACCIDENT & LIFE COMPANY	\$ 59,877	\$ -	\$ 59,992	\$ 108,641,926	\$ 714,559,885	\$ 642,802,954	\$ 71,756,931
RESERVE NATIONAL LIFE CO	\$ 57,107	\$ 7,507,738	\$ 7,565,449	\$ 112,859,592	\$ 99,331,044	\$ 65,363,410	\$ 33,967,633
DELAWARE AMERICAN LIFE INS CO	\$ 56,842	\$ -	\$ 56,842	\$ 21,540,908	\$ 100,593,517	\$ 80,176,796	\$ 20,416,721
WABASH LIFE INS CO	\$ 55,514	\$ 20,804	\$ 77,318	\$ 6,063,808	\$ 522,371,690	\$ 374,259,141	\$ 148,112,549
AAA LIFE INSURANCE CO	\$ 55,893	\$ 4,419	\$ 60,312	\$ 18,279,303	\$ 34,467,996	\$ 17,781,742	\$ 16,686,255
UNITED WORLD LIFE INS CO	\$ 55,312	\$ 521,091	\$ 576,403	\$ 5,205,623	\$ 61,050,516	\$ 35,655,855	\$ 25,394,661
LONDON PACIFIC LIFE & ANNUITY CO	\$ 54,344	\$ -	\$ 62,094	\$ 156,932,901	\$ 1,279,886,507	\$ 1,200,220,223	\$ 80,678,899
SECURITY MUTUAL LIFE INS CO OF LINCOLN, NE	\$ 52,735	\$ -	\$ 54,965	\$ 81,459,742	\$ 526,219,287	\$ 476,914,027	\$ 49,305,260
IDEAL LIFE INSURANCE COMPANY	\$ 50,685	\$ 15,213	\$ 66,637	\$ 45,538,991	\$ 70,747,743	\$ 62,019,554	\$ 8,728,189
CAMERON LIFE INS CO	\$ 49,652	\$ -	\$ 49,652	\$ 457,365	\$ 3,307,999	\$ 1,804,114	\$ 1,503,885
UNIFIED LIFE INS CO	\$ 48,579	\$ 21,149	\$ 69,728	\$ 6,725,859	\$ 70,029,274	\$ 61,318,213	\$ 8,711,061
PIONEER MUTUAL LIFE INS COMPANY	\$ 48,347	\$ 956	\$ 49,303	\$ 39,730,529	\$ 422,538,981	\$ 392,285,328	\$ 30,253,653
AMERICAN PUBLIC LIFE INS CO	\$ 47,117	\$ 1,131,907	\$ 1,179,024	\$ 27,384,895	\$ 40,362,353	\$ 31,830,716	\$ 8,531,637
PM GROUP LIFE INSURANCE CO	\$ 47,079	\$ 28,969	\$ 76,048	\$ 439,453,344	\$ 338,180,393	\$ 266,520,658	\$ 71,659,735
AMERICAN HEALTH & LIFE INS CO	\$ 46,222	\$ 1,065	\$ 47,287	\$ 150,452,630	\$ 738,347,046	\$ 606,624,866	\$ 131,722,181
LIFE INS CO OF ALABAMA	\$ 45,863	\$ 448,464	\$ 494,527	\$ 23,038,785	\$ 63,601,555	\$ 56,107,374	\$ 7,494,181
GRIFFIN LEGGETT BURIAL INS CO	\$ 45,256	\$ -	\$ 45,256	\$ 45,256	\$ 131,650	\$ 10,644	\$ 121,006
NATIONAL TEACHERS ASSOC LIFE INS CO	\$ 44,602	\$ 482,549	\$ 527,151	\$ 9,123,972	\$ 11,587,164	\$ 4,274,499	\$ 7,312,665
AMERICAN MODERN LIFE INS CO	\$ 44,591	\$ 4,949	\$ 49,540	\$ 5,586,630	\$ 22,112,829	\$ 13,472,218	\$ 8,640,611
SECURITY LIFE INS CO OF AMERICA	\$ 43,641	\$ 1,886,088	\$ 1,929,729	\$ 94,032,146	\$ 124,769,031	\$ 111,383,923	\$ 13,385,106
USG ANNUITY & LIFE CO	\$ 43,545	\$ -	\$ 5,877,511	\$ 1,009,113,411	\$ 7,359,944,424	\$ 6,883,485,703	\$ 476,458,721
LIFE INS CO OF THE SOUTHWEST	\$ 42,849	\$ 1,272	\$ 119,369	\$ 305,065,760	\$ 1,966,944,876	\$ 1,855,750,506	\$ 111,194,370
UNICARE LIFE & HEALTH INS CO	\$ 41,938	\$ 1,118,450	\$ 1,160,388	\$ 1,441,733,095	\$ 1,269,594,295	\$ 1,064,465,079	\$ 205,129,216
CONTINENTAL GENERAL LIFE INS CO	\$ 40,993	\$ 1,603,999	\$ 1,656,536	\$ 196,370,678	\$ 402,466,883	\$ 360,797,209	\$ 41,669,674
ZALE LIFE INS CO	\$ 40,719	\$ 33,167	\$ 73,886	\$ 1,814,203	\$ 11,985,055	\$ 3,905,794	\$ 8,079,261
PROFESSIONAL INSURANCE CORP	\$ 39,995	\$ 494,773	\$ 534,768	\$ 31,127,983	\$ 54,571,391	\$ 42,296,123	\$ 12,275,268
AMERICAN CAPITOL INSURANCE CO	\$ 39,700	\$ -	\$ 39,700	\$ 2,174,466	\$ 29,770,314	\$ 26,229,971	\$ 3,540,343
AMERICAN GENERAL ANNUITY INS CO	\$ 38,129	\$ -	\$ 1,422,188	\$ 2,024,864,130	\$ 10,665,400,953	\$ 10,041,588,567	\$ 638,748,742
PROVIDENT LIFE & CASUALTY INS CO	\$ 37,231	\$ 27,459	\$ 64,690	\$ 85,824,883	\$ 488,768,779	\$ 417,026,659	\$ 71,742,119
AMERICAN FOUNDERS LIFE INS CO	\$ 36,985	\$ -	\$ 37,285	\$ 14,893,965	\$ 216,839,023	\$ 197,275,109	\$ 19,563,914
ALLIED LIFE INSURANCE COMPANY	\$ 36,912	\$ -	\$ 244,058	\$ 116,041,051	\$ 777,037,041	\$ 725,762,063	\$ 51,274,978
COUNTRY INVESTORS LIFE ASSUR CO	\$ 36,692	\$ -	\$ 39,292	\$ 50,286,340	\$ 905,525,209	\$ 844,299,068	\$ 61,226,141
WASHINGTON LIFE INS CO OF AMERICA	\$ 36,275	\$ -	\$ 46,655	\$ 2,042,276	\$ 34,153,222	\$ 30,317,242	\$ 3,835,981
AFBA LIFE INSURANCE COMPANY	\$ 35,320	\$ -	\$ 35,320	\$ 5,182,502	\$ 53,681,541	\$ 31,470,422	\$ 22,211,119
INVESTORS HERITAGE LIFE INS CO	\$ 35,176	\$ 1,526	\$ 42,403	\$ 45,169,632	\$ 204,335,630	\$ 190,635,607	\$ 13,700,023
CENTRAL NATL LIFE INS CO OMAHA	\$ 35,066	\$ 925	\$ 35,991	\$ 208,489,236	\$ 614,126,483	\$ 446,472,268	\$ 167,654,215
BENEFICIAL LIFE INSURANCE CO	\$ 34,491	\$ -	\$ 35,276	\$ 191,713,522	\$ 1,722,380,588	\$ 1,563,150,598	\$ 159,229,990
STATESMAN NATIONAL LIFE INS CO	\$ 34,414	\$ 2,761,838	\$ 2,796,252	\$ 24,317,106	\$ 16,730,520	\$ 15,631,721	\$ 1,098,798
PIONEER AMERICAN INS CO	\$ 34,131	\$ -	\$ 34,131	\$ 7,625,393	\$ 24,850,730	\$ 18,074,998	\$ 6,775,732
LONE STAR LIFE INS CO	\$ 33,553	\$ 598,870	\$ 632,423	\$ 56,329,789	\$ 423,831,231	\$ 390,218,552	\$ 33,612,679
FIRST NATIONAL LIFE INS CO OF AMER	\$ 33,344	\$ -	\$ 33,644	\$ 10,426,315	\$ 109,221,212	\$ 85,496,680	\$ 23,724,532
ASSURED SECURITY LIFE INS CO	\$ 32,472	\$ -	\$ 282,709	\$ 88,661	\$ 6,862,412	\$ 769,715	\$ 6,092,697
WORLD SERVICE LIFE INS CO OF AMER	\$ 30,490	\$ -	\$ 30,490	\$ 116,220	\$ 5,183,567	\$ 98,036	\$ 5,085,531
AMERICAN COMMUNITY MUTUAL INS CO	\$ 30,455	\$ -	\$ 30,455	\$ 322,549,011	\$ 182,902,258	\$ 108,301,307	\$ 74,600,951
STANDARD LIFE INS CO OF INDIANA	\$ 29,362	\$ -	\$ 706,661	\$ 53,008,554	\$ 367,120,720	\$ 341,197,894	\$ 25,922,826
AMERICAN FIDELITY LIFE INS CO	\$ 28,941	\$ -	\$ 31,382	\$ 21,956,345	\$ 366,603,526	\$ 312,862,014	\$ 53,741,512
AMERICAN PIONEER LIFE INS CO	\$ 28,612	\$ 114,833	\$ 144,908	\$ 31,939,583	\$ 91,122,400	\$ 80,632,047	\$ 10,490,353
MIDWESTERN UNITED LIFE INS CO	\$ 28,476	\$ -	\$ 28,476	\$ 16,716,026	\$ 284,704,949	\$ 239,473,926	\$ 45,231,023
MONARCH LIFE INS CO	\$ 28,357	\$ 311,334	\$ 339,691	\$ 23,283,955	\$ 710,067,318	\$ 697,530,664	\$ 12,536,654
STATES GENERAL LIFE INS CO	\$ 27,188	\$ 382,315	\$ 409,503	\$ 29,524,991	\$ 25,887,688	\$ 17,934,139	\$ 7,953,549
BROKERS NATL LIFE ASSURANCE CO	\$ 26,218	\$ 1,678,121	\$ 1,704,339	\$ 11,746,147	\$ 12,361,661	\$ 7,225,569	\$ 5,136,292
BRADFORD NATIONAL LIFE INS CO	\$ 24,976	\$ -	\$ 711,469	\$ 48,869,478	\$ 650,652,361	\$ 617,792,569	\$ 32,859,792
COLLEGE LIFE INS CO OF AMERICA	\$ 24,475	\$ -	\$ 31,519	\$ 38,019,224	\$ 339,611,089	\$ 300,882,801	\$ 38,728,288
FIRST CONTINENTAL LIFE & ACCIDENT	\$ 23,153	\$ 379	\$ 23,532	\$ 23,087,853	\$ 11,380,489	\$ 7,378,476	\$ 4,002,016
COMBINED UNDERWRITERS LIFE INS CO	\$ 23,009	\$ 164,714	\$ 187,723	\$ 14,660,111	\$ 18,986,339	\$ 15,981,536	\$ 3,004,803
LIFE OF BOSTON INS CO	\$ 22,691	\$ -	\$ 22,728	\$ 26,281,404	\$ 85,586,053	\$ 74,720,917	\$ 10,865,136
MERIT LIFE INSURANCE COMPANY	\$ 22,100	\$ -	\$ 22,100	\$ 119,731,425	\$ 760,510,105	\$ 430,042,428	\$ 330,467,677
UNION NATIONAL LIFE INS CO	\$ 21,891	\$ -	\$ 21,891	\$ 74,071,305	\$ 385,922,415	\$ 210,960,767	\$ 174,961,648
PENN TREATY NETWORK AMERICA INS CO	\$ 21,060	\$ 54,304	\$ 75,364	\$ 172,656,752	\$ 258,769,370	\$ 195,910,128	\$ 62,859,242
COMMUNITY NATIONAL ASSURANCE CO	\$ 21,015	\$ -	\$ 21,015	\$ 1,314,274	\$ 11,930,909	\$ 683,625	\$ 11,247,284
WESTFIELD LIFE INS CO	\$ 19,643	\$ -	\$ 19,643	\$ 49,733,178	\$ 382,303,261	\$ 315,199,664	\$ 67,103,597
MEMBERS LIFE INSURANCE COMPANY	\$ 19,543	\$ 1,857	\$ 21,400	\$ 43,700,628	\$ 608,641,015	\$ 559,881,229	\$ 48,759,786
NATIONAL FARMERS UNION LIFE INS CO	\$ 19,118	\$ 1,506	\$ 20,737	\$ 19,747,161	\$ 425,686,516	\$ 391,748,862	\$ 33,937,654
LINCOLN LIFE & CASUALTY CO	\$ 18,811	\$ 1,130	\$ 20,247	\$ 2,542,173	\$ 98,192,344	\$ 87,920,224	\$ 10,272,120

# Life and Health Companies Ranked by Arkansas Life and Annuity Premiums

COMPANY NAME	AR LIFE & ANNUITY PREMIUMS	AR HEALTH PREMIUMS	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
NATIONAL GUARDIAN LIFE INS CO	\$ 18,597	\$ 33,739	\$ 52,336	\$ 59,452,917	\$ 741,942,690	\$ 660,950,787	\$ 80,991,902
REPUBLIC-VANGUARD LIFE INS CO	\$ 17,317	\$ 7,803	\$ 25,120	\$ 84,163,061	\$ 769,577,094	\$ 731,841,840	\$ 37,735,253
PHILADELPHIA AMERICAN LIFE INS CO	\$ 17,233	\$ 7,457	\$ 24,690	\$ 13,170,619	\$ 33,534,667	\$ 24,793,692	\$ 8,740,975
OHIO LIFE INSURANCE CO	\$ 16,946	\$ 973	\$ 21,919	\$ 5,179	\$ 34,418,160	\$ 4,446,959	\$ 29,971,201
LINCOLN LIBERTY LIFE INS COMPANY	\$ 16,805	\$ -	\$ 16,805	\$ 3,601,444	\$ 135,806,349	\$ 118,433,247	\$ 17,373,102
ENTERPRISE LIFE INS CO	\$ 16,772	\$ 19,498	\$ 36,270	\$ 13,417,644	\$ 38,591,458	\$ 31,274,205	\$ 7,317,254
CAPITOL BANKERS LIFE INS CO	\$ 16,707	\$ -	\$ 16,707	\$ 19,002,861	\$ 323,170,442	\$ 280,370,367	\$ 42,800,075
AMICA LIFE INSURANCE COMPANY	\$ 16,031	\$ -	\$ 57,596	\$ 57,914,235	\$ 467,929,398	\$ 414,710,305	\$ 53,219,093
LUTHERAN BROTHERHOOD VAR INS PROD	\$ 16,009	\$ -	\$ 151,572	\$ 383,365,836	\$ 244,517,512	\$ 163,935,237	\$ 80,582,274
COMPANION LIFE INS CO	\$ 15,404	\$ 1,153,787	\$ 1,169,191	\$ 28,280,032	\$ 40,448,155	\$ 21,166,520	\$ 19,281,636
AMERICAN GENERAL LIFE INS CO OF NY	\$ 14,696	\$ -	\$ 14,696	\$ 93,034,099	\$ 864,409,443	\$ 792,343,370	\$ 72,066,073
AMERICAN CHAMBERS LIFE INSURANCE CO	\$ 14,262	\$ 472,661	\$ 486,923	\$ 116,414,320	\$ 44,285,996	\$ 30,160,556	\$ 14,124,840
AMERICAN MERCHANTS LIFE INS CO	\$ 14,184	\$ 129	\$ 14,313	\$ 9,762,024	\$ 118,645,990	\$ 108,888,100	\$ 9,757,890
AMERICAN INTERNATIONAL LIFE ASSURANCE CO	\$ 13,842	\$ 2,000	\$ 15,842	\$ 722,501,528	\$ 5,561,198,288	\$ 5,239,651,845	\$ 321,546,443
FIRST INVESTORS LIFE INS CO	\$ 13,686	\$ -	\$ 13,686	\$ 156,889,217	\$ 160,464,231	\$ 128,304,610	\$ 32,159,721
AMERICAN INTERNATL LIFE ASR CO NY	\$ 13,661	\$ 181	\$ 15,842	\$ 722,501,528	\$ 5,561,198,288	\$ 5,239,651,845	\$ 321,546,443
FEDERAL LIFE INS CO (MUTUAL)	\$ 13,403	\$ -	\$ 13,403	\$ 13,240,974	\$ 166,753,472	\$ 122,793,308	\$ 43,960,164
FAMILY SERVICE LIFE INS CO	\$ 12,940	\$ -	\$ 24,140	\$ 16,566,549	\$ 731,681,351	\$ 666,145,972	\$ 65,535,379
SENTINEL AMERICAN LIFE INS CO	\$ 12,463	\$ -	\$ 14,043	\$ 975,918	\$ 56,511,344	\$ 41,327,634	\$ 15,183,710
COLUMBIAN MUTUAL LIFE INS CO	\$ 12,222	\$ 61,247	\$ 73,469	\$ 66,966,240	\$ 403,863,806	\$ 374,646,677	\$ 29,217,128
CONTINENTAL LIFE INS CO BRENTWOOD	\$ 11,910	\$ 2,885,882	\$ 2,897,792	\$ 40,794,751	\$ 37,014,742	\$ 21,458,963	\$ 15,555,779
CONSTITUTION LIFE INS CO	\$ 11,649	\$ -	\$ 11,649	\$ 20,150,171	\$ 244,067,271	\$ 69,352,961	\$ 174,714,310
NATIONAL FOUNDATION LIFE INS CO	\$ 11,041	\$ 6,105,974	\$ 6,117,015	\$ 76,972,525	\$ 63,872,693	\$ 45,589,197	\$ 18,283,497
FORT DEARBORN LIFE INS CO	\$ 10,625	\$ -	\$ 10,625	\$ 201,845,370	\$ 395,533,462	\$ 338,267,033	\$ 57,266,429
GENERAL ELECTRIC CAPITAL ASR CO	\$ 10,179	\$ 4,435,985	\$ 4,611,554	\$ 1,006,048,560	\$ 9,940,941,275	\$ 7,612,009,719	\$ 2,328,931,556
CHUBB COLONIAL LIFE INS CO	\$ 10,042	\$ 377,956	\$ 387,998	\$ 206,920,135	\$ 521,867,839	\$ 430,358,722	\$ 91,509,117
ACACIA NATIONAL LIFE INS CO	\$ 9,473	\$ -	\$ 151,867	\$ 61,918,345	\$ 611,754,426	\$ 579,248,801	\$ 32,505,626
ROYAL LIFE INS CO OF AMERICA	\$ 9,229	\$ -	\$ 17,519	\$ 19,492,445	\$ 10,000,000	\$ -	\$ 10,000,000
CELTIC LIFE INS CO	\$ 9,157	\$ 557,636	\$ 566,793	\$ 92,994,449	\$ 117,387,718	\$ 64,076,166	\$ 53,311,552
OXFORD LIFE INS CO	\$ 8,919	\$ 10,500	\$ 19,419	\$ 50,773,864	\$ 561,131,361	\$ 504,028,937	\$ 57,102,424
OLD SURETY LIFE INS CO	\$ 8,896	\$ 586,402	\$ 595,298	\$ 7,589,195	\$ 13,284,544	\$ 9,393,855	\$ 3,890,690
UNITED HOME LIFE INS CO	\$ 8,895	\$ -	\$ 8,895	\$ 3,476,380	\$ 43,163,923	\$ 39,029,725	\$ 4,134,198
NATIONAL GROUP LIFE INS CO	\$ 8,849	\$ 1,052,261	\$ 1,061,110	\$ 128,513,878	\$ 80,130,210	\$ 42,761,580	\$ 37,368,630
PARK AVENUE LIFE INSURANCE CO	\$ 8,230	\$ -	\$ 8,230	\$ 1,727,037	\$ 91,150,799	\$ 67,410,699	\$ 23,740,100
MONITOR LIFE INS CO OF NEW YORK	\$ 8,100	\$ 78	\$ 8,178	\$ 1,630,773	\$ 28,867,891	\$ 23,093,950	\$ 5,773,940
UNITED LIFE & ANNUITY INS CO	\$ 7,845	\$ 594	\$ 488,590	\$ 123,402,096	\$ 1,382,185,423	\$ 1,276,779,946	\$ 105,405,477
COMMONWEALTH NATIONAL LIFE INS CO	\$ 7,728	\$ 4,795,300	\$ 4,803,028	\$ 28,293,594	\$ 10,968,246	\$ 7,835,166	\$ 3,133,080
FRANKLIN AMERICAN LIFE INS CO	\$ 7,034	\$ 143	\$ 7,756	\$ 10,317,963	\$ 60,917,225	\$ 48,972,721	\$ 11,944,504
BENEFICIAL STANDARD LIFE INS CO	\$ 6,379	\$ 40,394	\$ 1,073,751	\$ 198,354,277	\$ 2,404,201,653	\$ 2,260,809,672	\$ 143,391,982
MUTUAL SERVICE LIFE INS COMPANY	\$ 6,721	\$ 37,980	\$ 43,701	\$ 57,325,695	\$ 372,194,194	\$ 346,080,765	\$ 26,113,429
COSMOPOLITAN LIFE INS CO	\$ 5,624	\$ -	\$ 5,624	\$ 5,624	\$ 30,742	\$ 10,420	\$ 20,522
CERTIFIED LIFE INS CO	\$ 5,375	\$ 12,239	\$ 17,642	\$ 9,836,939	\$ 68,501,280	\$ 51,538,753	\$ 16,962,527
AUTO CLUB LIFE INSURANCE	\$ 5,303	\$ 42,419	\$ 47,722	\$ 42,585,100	\$ 156,612,932	\$ 134,113,546	\$ 22,499,384
USA LIFE ONE INS CO OF INDIANA	\$ 5,277	\$ -	\$ 5,277	\$ 1,723,213	\$ 37,201,606	\$ 24,418,849	\$ 12,782,756
TRUSTMARK LIFE INS CO	\$ 5,198	\$ 2,576	\$ 7,774	\$ 117,772,055	\$ 548,227,956	\$ 501,215,931	\$ 47,012,025
NATIONAL FAMILY CARE LIFE INS CO	\$ 5,171	\$ 33,497	\$ 38,668	\$ 11,827,021	\$ 10,442,825	\$ 7,221,048	\$ 3,221,777
GUARANTY NATIONAL LIFE INS CO	\$ 5,160	\$ 274	\$ 5,434	\$ 503,645	\$ 9,561,357	\$ 3,102,768	\$ 6,458,589
PIONEER SECURITY LIFE INS CO	\$ 5,058	\$ -	\$ 5,058	\$ 2,283,387	\$ 154,815,173	\$ 21,741,149	\$ 133,074,024
GREAT WESTERN INS CO	\$ 5,000	\$ -	\$ 5,000	\$ 22,524,702	\$ 72,334,990	\$ 62,839,386	\$ 9,495,604
SETTLERS LIFE INSURANCE COMPANY	\$ 4,867	\$ -	\$ 4,867	\$ 24,239,010	\$ 198,458,195	\$ 176,271,235	\$ 22,186,960
GOLDEN SECURITY LIFE INS CO	\$ 4,852	\$ 62,787	\$ 67,639	\$ 8,277,823	\$ 9,936,177	\$ 3,365,384	\$ 6,571,333
SAFECO NATIONAL LIFE INS CO	\$ 4,788	\$ -	\$ 4,788	\$ 676,003	\$ 19,865,778	\$ 4,692,627	\$ 15,173,151
INTRAMERICA LIFE INSURANCE CO	\$ 4,348	\$ -	\$ 4,348	\$ (55,916,809)	\$ 16,985,603	\$ 3,971,585	\$ 13,014,018
PRESIDENTIAL LIFE INSURANCE CO	\$ 3,975	\$ -	\$ 13,194	\$ 140,790,716	\$ 2,333,716,555	\$ 2,036,992,043	\$ 296,724,511
CAPITOL AMERICAN LIFE INS CO	\$ 3,742	\$ 2,639,930	\$ 2,643,672	\$ 292,984,602	\$ 1,092,743,540	\$ 998,652,834	\$ 94,090,706
UNITED TEACHER ASSOCIATES INS CO	\$ 3,738	\$ 266,221	\$ 269,959	\$ 52,295,820	\$ 204,186,519	\$ 163,083,671	\$ 41,102,848
LIFE & HEALTH INS CO OF AMERICA	\$ 3,542	\$ 4,643	\$ 9,200	\$ 10,666,729	\$ 31,215,404	\$ 25,886,739	\$ 5,328,665
STONEBRIDGE INS COMPANY	\$ 3,481	\$ -	\$ 3,481	\$ 155,685	\$ 12,668,883	\$ 785,471	\$ 11,883,412
HARLEYSVILLE LIFE INS CO	\$ 3,127	\$ -	\$ 3,127	\$ 28,425,138	\$ 176,119,525	\$ 160,359,014	\$ 15,760,511
AMERICAN INSURANCE CO OF TEXAS	\$ 2,901	\$ 508,839	\$ 511,740	\$ 10,719,542	\$ 17,556,801	\$ 13,594,462	\$ 3,962,339
RUSHMORE NATIONAL LIFE INS CO	\$ 2,845	\$ 10	\$ 2,855	\$ 1,783,386	\$ 68,592,317	\$ 60,187,446	\$ 8,404,869
MINISTERS LIFE INSURANCE CO THE	\$ 2,833	\$ -	\$ 2,833	\$ 4,315,068	\$ 21,207,307	\$ 11,889,510	\$ 9,317,797
INTERNATIONAL FINANCIAL SERVICES LIFE INS CO	\$ 2,790	\$ (8)	\$ 2,782	\$ 170,374,158	\$ 204,850,622	\$ 189,442,511	\$ 15,408,112
CAPITAL SECURITY LIFE INSURANCE CO	\$ 2,610	\$ 135	\$ 2,745	\$ 58,945,531	\$ 312,093,740	\$ 279,250,135	\$ 32,843,604
DELTA LIFE & ANNUITY CO	\$ 2,600	\$ -	\$ 4,465,039	\$ 171,549,723	\$ 1,800,999,176	\$ 1,718,432,687	\$ 82,566,489
OLD UNITED LIFE INS CO	\$ 2,551	\$ 277	\$ 2,828	\$ 6,935,207	\$ 44,912,553	\$ 21,106,891	\$ 23,805,666
MUTUAL OF AMERICA LIFE INSURANCE CO	\$ 2,527	\$ 348,972	\$ 6,364,201	\$ 658,777,773	\$ 4,922,713,800	\$ 4,398,773,497	\$ 523,940,304
PROTECTED HOME MUTUAL LIFE INS CO	\$ 2,459	\$ -	\$ 2,459	\$ 19,430,212	\$ 203,161,242	\$ 191,888,201	\$ 11,273,041
CITICORP LIFE INSURANCE CO	\$ 2,450	\$ 38,546	\$ 40,996	\$ 146,095,506	\$ 536,388,453	\$ 193,559,272	\$ 354,091,392
SAFEHEALTH LIFE INS CO INC	\$ 2,190	\$ -	\$ 2,190	\$ (344,745)	\$ 4,608,727	\$ -	\$ 4,608,727
ALFA LIFE INS CORPORATION	\$ 2,132	\$ -	\$ 2,132	\$ 73,339,020	\$ 497,165,620	\$ 370,449,070	\$ 126,716,550
PENINSULAR LIFE INS CO	\$ 2,067	\$ -	\$ 2,067	\$ 5,972,283	\$ 86,651,869	\$ 77,665,161	\$ 8,986,708
UNITED LIBERTY LIFE INS CO	\$ 1,938	\$ 60	\$ 1,998	\$ 4,440,793	\$ 40,254,667	\$ 36,815,811	\$ 3,438,856
UNITED LIFE INS CO	\$ 1,755	\$ 745	\$ 2,500	\$ 118,798,360	\$ 551,656,996	\$ 498,562,178	\$ 53,094,818
EBLIFE INS CO	\$ 1,688	\$ 11,961	\$ 13,649	\$ 26,817,900	\$ 93,171,696	\$ 10,947,497	\$ 82,224,199
AMERICAN TREND LIFE INSURANCE CO	\$ 1,397	\$ 417	\$ 1,814	\$ 1,080,894	\$ 3,501,187	\$ 2,046,374	\$ 1,454,813
UNITY MUTUAL LIFE INS COMPANY	\$ 1,347	\$ -	\$ 1,347	\$ 73,538,775	\$ 481,061,229	\$ 453,343,718	\$ 27,717,511
HEALTH & LIFE INS CO OF AMERICA	\$ 1,250	\$ 3,851	\$ 5,101	\$ 2,521,837	\$ 7,306,817	\$ 3,345,621	\$ 3,961,196
LIFE OF MARYLAND INC	\$ 1,222	\$ -	\$ 1,222	\$ 21,062,764	\$ 267,343,111	\$ 233,007,329	\$ 34,335,781
KANAWHA INSURANCE CO	\$ 1,209	\$ 273,679	\$ 274,888	\$ 57,225,243	\$ 208,231,899	\$ 170,585,783	\$ 37,646,116
LIFE INS CO OF ILLINOIS	\$ 1,205	\$ -	\$ 1,208	\$ 2,440,314	\$ 53,223,257	\$ 27,121,481	\$ 26,101,777
UNITED BENEFIT LIFE INSURANCE CO	\$ 1,163	\$ 1,193,284	\$ 1,194,447	\$ 75,220,279	\$ 48,390,969	\$ 36,978,966	\$ 11,412,003
MEDICO LIFE INS CO	\$ 1,134	\$ 78,958	\$ 80,092	\$ 32,712,964	\$ 119,198,457	\$ 107,231,268	\$ 11,967,188
CONTINENTAL LIFE INS CO	\$ 1,084	\$ 22,636	\$ 23,720	\$ 10,175,426	\$ 87,633,206	\$ 66,923,185	\$ 20,710,021
GERMANTOWN LIFE INS CO	\$ 646	\$ 658	\$ 1,304	\$ 159,466	\$ 16,725,674	\$ 3,100,534	\$ 13,625,140
STERLING INVESTORS LIFE INS CO	\$ 553	\$ -	\$ 553	\$ 16,353,769	\$ 14,145,634	\$ 7,540,662	\$ 6,604,972
MIDWESTERN NATL LIFE INS CO OF OHIO	\$ 465	\$ -	\$ 465	\$ 22,377,093	\$ 117,717,021	\$ 109,279,640	\$ 8,437,380

# Life and Health Companies Ranked by Arkansas Life and Annuity Premiums

COMPANY NAME	AR LIFE & ANNUITY PREMIUMS	AR HEALTH PREMIUMS	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
CHESAPEAKE LIFE INS CO	\$ 462	\$ 83,812	\$ 84,683	\$ 8,218,358	\$ 60,887,431	\$ 37,899,523	\$ 22,987,908
UNITED NATIONAL LIFE INS CO OF AMER	\$ 454	\$ -	\$ 770	\$ 774,219	\$ 7,090,393	\$ 3,650,981	\$ 3,439,412
INVESTORS INSURANCE CORP	\$ 421	\$ -	\$ 62,872	\$ (902,810)	\$ 64,912,979	\$ 59,274,382	\$ 5,638,597
ADVANCE INSURANCE CO	\$ 364	\$ 24	\$ 388	\$ 7,593,065	\$ 18,673,833	\$ 3,734,872	\$ 14,938,961
FIRST PYRAMID LIFE INS CO OF AMER	\$ 331	\$ 210	\$ 541	\$ 5,043,467	\$ 15,916,181	\$ 7,148,834	\$ 8,767,347
AMERICAN SERVICE LIFE INSURANCE CO	\$ 306	\$ -	\$ 306	\$ 97,157	\$ 950,482	\$ 15,494	\$ 934,988
NATIONAL HEALTH INS CO	\$ 261	\$ 381,335	\$ 391,986	\$ 152,580,785	\$ 570,680,962	\$ 514,338,445	\$ 56,342,517
HOME OWNERS LIFE INS CO	\$ 247	\$ -	\$ 247	\$ 6,199,789	\$ 29,618,628	\$ 19,243,514	\$ 10,375,114
UTICA NATIONAL LIFE INS CO	\$ 200	\$ -	\$ 200	\$ 32,043,592	\$ 157,545,887	\$ 140,792,194	\$ 16,753,692
MID-SOUTH INS CO	\$ 167	\$ 71,514	\$ 71,681	\$ 76,180,416	\$ 67,940,248	\$ 34,454,518	\$ 33,485,730
INVESTORS CONSOLIDATED INS CO INC	\$ 167	\$ 39,783	\$ 40,336	\$ 8,476,933	\$ 26,325,871	\$ 12,631,002	\$ 13,694,869
UNITED SECURITY LIFE INS CO	\$ 157	\$ 15,466	\$ 15,623	\$ 3,470,449	\$ 4,564,840	\$ 2,434,859	\$ 2,129,981
FINANCIAL ASSURANCE LIFE INS CO	\$ 117	\$ -	\$ 117	\$ 33,125,765	\$ 138,666,948	\$ 135,198,853	\$ 3,468,095
PHF LIFE INS CO	\$ 113	\$ -	\$ 113	\$ 133,220,432	\$ 266,611,063	\$ 192,392,760	\$ 74,218,303
HUMANA INSURANCE COMPANY	\$ 107	\$ 252	\$ 359	\$ 281,326,453	\$ 110,411,582	\$ 62,818,693	\$ 47,592,889
CENTRAL RESERVE LIFE INS CO	\$ 69	\$ -	\$ 69	\$ 139,392,934	\$ 93,903,062	\$ 69,252,258	\$ 24,650,804
BENICORP INSURANCE CO	\$ 53	\$ 1,759	\$ 1,812	\$ 16,736,374	\$ 8,170,364	\$ 4,232,519	\$ 3,937,845
ARK. BLUE CROSS/BLUE SHIELD, MUTUAL INS CO	\$ -	\$ 449,276,346	\$ 449,276,346	\$ 508,624,532	\$ 272,267,691	\$ 136,575,350	\$ 135,692,341
UNITED HEALTHCARE INSURANCE CO	\$ -	\$ 17,288,332	\$ 17,288,332	\$ 2,039,387,771	\$ 1,804,162,959	\$ 921,269,667	\$ 882,893,292
AMERICAN PARTNERS LIFE INS COMPANY	\$ -	\$ 3,063,610	\$ 3,063,610	\$ 74,055,015	\$ 213,860,957	\$ 187,599,268	\$ 26,261,691
NATIONAL FINANCIAL INS CO	\$ -	\$ 1,623,100	\$ 1,623,100	\$ 37,012,981	\$ 35,387,521	\$ 32,058,520	\$ 3,329,001
ASSURITY LIFE INSURANCE COMPANY	\$ -	\$ 189,170	\$ 189,170	\$ 23,367,372	\$ 72,199,162	\$ 39,496,486	\$ 32,702,676
MASSACHUSETTS CASUALTY INS CO	\$ -	\$ 82,825	\$ 82,825	\$ 50,720,090	\$ 233,061,603	\$ 197,104,302	\$ 35,957,301
FREEDOM LIFE INS CO OF AMERICA	\$ -	\$ 54,675	\$ 54,675	\$ 12,724,595	\$ 25,141,686	\$ 13,152,952	\$ 11,988,734
LONDON LIFE REINSURANCE COMPANY	\$ -	\$ 49,527	\$ 49,527	\$ 175,963,160	\$ 294,928,765	\$ 251,048,089	\$ 43,880,676
AMERICAN NETWORK INSURANCE COMPANY	\$ -	\$ 10,307	\$ 10,307	\$ 18,808,722	\$ 36,353,114	\$ 27,448,919	\$ 8,904,195
RESOURCE LIFE INSURANCE COMPANY	\$ -	\$ 7,145	\$ 7,145	\$ 2,540,195	\$ 39,156,311	\$ 10,994,369	\$ 28,161,942
UNITED GENERAL LIFE INS CO	\$ -	\$ 4,690	\$ 4,690	\$ 1,782,745	\$ 6,001,851	\$ 2,852,488	\$ 3,149,363
BCS LIFE INSURANCE COMPANY	\$ -	\$ 4,313	\$ 4,313	\$ 69,643,079	\$ 94,089,921	\$ 42,272,296	\$ 51,817,627
FRONTIER NATIONAL LIFE INS CO	\$ -	\$ 3,540	\$ 3,540	\$ 1,514,615	\$ 16,218,597	\$ 4,936,005	\$ 11,282,592
PROVIDENT AMER LIFE & HLTH INS CO	\$ -	\$ 1,173	\$ 1,173	\$ 8,920,645	\$ 14,883,455	\$ 10,600,102	\$ 4,283,353
FIRST VARIABLE LIFE INS CO	\$ -	\$ -	\$ 8,864,816	\$ 58,780,010	\$ 294,662,910	\$ 261,106,570	\$ 33,556,340
AMERICAN ENTERPRISE LIFE INS CO	\$ -	\$ -	\$ 8,241,497	\$ 801,687,621	\$ 4,618,682,828	\$ 4,316,418,649	\$ 302,264,178
FINANCIAL BENEFIT LIFE INS CO	\$ -	\$ -	\$ 1,033,197	\$ 61,954,146	\$ 533,796,218	\$ 492,980,118	\$ 40,816,100
FIDELITY STANDARD LIFE INS COMPANY	\$ -	\$ -	\$ 193,755	\$ 193,755	\$ 356,826	\$ 194,172	\$ 162,654
CHARTER NATIONAL LIFE INS CO	\$ -	\$ -	\$ 165,715	\$ 48,510,619	\$ 1,318,462,220	\$ 32,699,650	\$ 1,285,762,570
HIGGINBOTHAM BURIAL INS COMPANY	\$ -	\$ -	\$ 148,962	\$ 148,962	\$ 1,302,933	\$ 1,187,487	\$ 115,446
GREAT NORTHERN INSURED ANNUITY CORP	\$ -	\$ -	\$ 96,408	\$ 306,614,982	\$ 6,447,367,555	\$ 5,983,231,313	\$ 496,536,242
AMERICAN EQUITY INVEST LIFE INS CO	\$ -	\$ -	\$ 95,768	\$ 153,038,578	\$ 214,446,177	\$ 149,736,368	\$ 64,709,809
RUFFIN & JARRETT INS COMPANY	\$ -	\$ -	\$ 46,556	\$ 46,556	\$ 1,943,023	\$ 582,582	\$ 1,360,441
FUNERAL DIRECTORS LIFE INS CO	\$ -	\$ -	\$ 15,178	\$ 52,038,551	\$ 183,850,334	\$ 170,665,651	\$ 13,184,683
MID-AMERICAN CENTURY LIFE INS CO	\$ -	\$ -	\$ 8,334	\$ 5,141	\$ 374,575	\$ 157,755	\$ 216,820
SOUTHERN-FIDELITY LIFE INS COMPANY	\$ -	\$ -	\$ 1,014	\$ 1,014	\$ 79,513	\$ 11,742	\$ 67,771
WINTERTHUR LIFE RE INSURANCE CO	\$ -	\$ -	\$ -	\$ 39,508,462	\$ 630,354,041	\$ 557,602,903	\$ 72,751,138
WESTERN SECURITY LIFE INS CO	\$ -	\$ -	\$ -	\$ 4,447,506	\$ 19,145,962	\$ 10,111,118	\$ 9,034,844
WESTERN DIVERSIFIED LIFE INS CO	\$ -	\$ -	\$ -	\$ 15,843,113	\$ 63,561,878	\$ 53,389,637	\$ 10,172,241
WELLINGTON LIFE INS CO	\$ -	\$ -	\$ -	\$ 8,852,916	\$ 12,422,342	\$ 3,383,978	\$ 9,038,364
WASHINGTON SECURITY LIFE INS CO	\$ -	\$ -	\$ -	\$ -	\$ 1,509,712	\$ 127,951	\$ 1,381,761
VOYAGER LIFE & HEALTH INS CO	\$ -	\$ -	\$ -	\$ 1,679,672	\$ 10,538,731	\$ 3,197,414	\$ 7,341,317
VENCOR INSURANCE COMPANY	\$ -	\$ -	\$ -	\$ -	\$ 2,642,524	\$ 79,898	\$ 2,562,626
UNITED CONCORDIA INSURANCE COMPANY	\$ -	\$ -	\$ -	\$ 1,776,639	\$ 8,083,864	\$ 1,084,885	\$ 6,999,179
TOYOTA MOTOR LIFE INS CO	\$ -	\$ -	\$ -	\$ -	\$ 8,018,134	\$ 168,407	\$ 7,849,727
TIAA LIFE INSURANCE COMPANY	\$ -	\$ -	\$ -	\$ 1,242	\$ 83,359,973	\$ 451,732	\$ 82,908,241
TEMPLETON FUNDS ANNUITY CO	\$ -	\$ -	\$ -	\$ 7,795,758	\$ 15,386,144	\$ 1,140,287	\$ 14,245,857
SWISS RE LIFE & HEALTH AMERICA INC	\$ -	\$ -	\$ -	\$ 312,749,661	\$ 1,904,077,460	\$ 1,622,476,645	\$ 281,600,816
SUNAMERICA NATIONAL LIFE INS CO	\$ -	\$ -	\$ -	\$ 186,500,000	\$ 302,687,143	\$ 194,917,490	\$ 107,769,653
STERLING LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ -	\$ 13,814,382	\$ 969,729	\$ 12,844,653
STATE FARM ANNUITY & LIFE INS CO	\$ -	\$ -	\$ -	\$ -	\$ 6,652,202	\$ 45,237	\$ 6,606,965
SOUTHERN UNITED LIFE INS CO	\$ -	\$ -	\$ -	\$ (4)	\$ 2,201,104	\$ 45,599	\$ 2,155,505
SOUTHERN FARM BUREAU ANNUITY INS CO	\$ -	\$ -	\$ -	\$ 4,029,628	\$ 289,535,445	\$ 243,470,967	\$ 46,064,478
SIERRA HEALTH & LIFE INS CO INC	\$ -	\$ -	\$ -	\$ 119,196,103	\$ 57,748,017	\$ 34,609,323	\$ 23,138,694
SECURITY GENERAL LIFE INS CO	\$ -	\$ -	\$ -	\$ 786,220	\$ 16,026,885	\$ 1,099,374	\$ 14,927,511
SEARS LIFE INSURANCE COMPANY	\$ -	\$ -	\$ -	\$ -	\$ 27,158,441	\$ 16,555,613	\$ 10,602,828
SAGE LIFE ASSURANCE CO OF AMER INC	\$ -	\$ -	\$ -	\$ -	\$ 25,375,300	\$ 357,548	\$ 25,017,752
RGH REINSURANCE COMPANY	\$ -	\$ -	\$ -	\$ 1,367,187,669	\$ 3,411,074,309	\$ 3,161,742,621	\$ 249,331,688
QUALMED HEALTH & LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 37,245,026	\$ 19,654,535	\$ 12,983,461	\$ 6,671,074
QUALMED HEALTH & LIFE INS CO	\$ -	\$ -	\$ -	\$ 37,245,026	\$ 19,654,535	\$ 12,983,461	\$ 6,671,074
PRUDENTIAL UNIFORMED SVCS ADMIN INC	\$ -	\$ -	\$ -	\$ -	\$ 3,529,814	\$ 68,713	\$ 3,461,101
PRUDENTIAL SELECT L I C OF AMERICA	\$ -	\$ -	\$ -	\$ 1,429,975	\$ 20,511,955	\$ 5,862,792	\$ 14,649,164
PROVIDENT NATIONAL ASSURANCE CO	\$ -	\$ -	\$ -	\$ 5,225,986	\$ 730,503,705	\$ 656,289,245	\$ 74,214,461
PROGRESSIVE AMERICAN LIFE INS CO	\$ -	\$ -	\$ -	\$ -	\$ 7,833,455	\$ 544,440	\$ 7,289,015
PREMIER LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 29,708	\$ 5,356,938	\$ 923,433	\$ 4,433,505
PHOENIX LIFE & ANNUITY COMPANY	\$ -	\$ -	\$ -	\$ -	\$ 10,878,106	\$ 14,161	\$ 10,863,945
PENSION LIFE INS CO OF AMERICA	\$ -	\$ -	\$ -	\$ 1,864	\$ 14,923,733	\$ 6,001,645	\$ 8,922,088
PAINWEBBER LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 95,691,838	\$ 15,816,503	\$ (401,919)	\$ 16,218,421
PACIFICARE LIFE & HEALTH INS CO	\$ -	\$ -	\$ -	\$ 96,702,971	\$ 51,213,278	\$ 34,460,967	\$ 16,752,311
OUACHITA LIFE INSURANCE COMPANY	\$ -	\$ -	\$ -	\$ -	\$ 150,000	\$ -	\$ 150,000
OPTIMUM RE INS CO	\$ -	\$ -	\$ -	\$ 9,330,741	\$ 30,341,481	\$ 9,268,221	\$ 21,073,260
NORTHWESTERN LONG TERM CARE INS CO	\$ -	\$ -	\$ -	\$ -	\$ 61,871,415	\$ 4,354,809	\$ 57,516,606
NIPPON LIFE INSURANCE CO OF AMERICA	\$ -	\$ -	\$ -	\$ 53,658,300	\$ 141,849,822	\$ 51,295,909	\$ 90,553,913
NEW YORK LIFE & HEALTH INS CO	\$ -	\$ -	\$ -	\$ 773,747,227	\$ 386,108,574	\$ 295,583,576	\$ 90,524,998
NEW ENGLAND PENSION & ANNUITY CO	\$ -	\$ -	\$ -	\$ -	\$ 7,235,536	\$ 157,897	\$ 7,077,639
NATIONSBANC INSURANCE CO INC	\$ -	\$ -	\$ -	\$ 53,086,258	\$ 219,619,748	\$ 188,711,623	\$ 30,908,115
MUTUAL OF DETROIT INSURANCE CO	\$ -	\$ -	\$ -	\$ 8,736,688	\$ 54,513,217	\$ 40,791,609	\$ 13,721,608
MUNICH AMERICAN REASSURANCE CO	\$ -	\$ -	\$ -	\$ 124,153,116	\$ 830,748,426	\$ 774,712,666	\$ 56,035,760
MS LIFE INS CO	\$ -	\$ -	\$ -	\$ 7,719,369	\$ 43,855,435	\$ 30,562,327	\$ 13,293,109
MONTICELLO LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 5,616,570	\$ 13,329,788	\$ 3,530,675	\$ 9,799,113



# Life and Health Companies Ranked by Arkansas Life and Annuity Premiums

COMPANY NAME	AR LIFE & ANNUITY PREMIUMS	AR HEALTH PREMIUMS	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
MIDWEST SECURITY LIFE INS CO	\$ -	\$ -	\$ -	\$ 80,940,668	\$ 65,855,126	\$ 49,543,704	\$ 16,311,422
METLIFE SECURITY INS CO LOUISIANA	\$ -	\$ -	\$ -	\$ 21,179	\$ 699,417,464	\$ 594,099,771	\$ 105,317,693
MERCANTILE & GENERAL LIFE REASSUR. CO OF I	\$ -	\$ -	\$ -	\$ 232,133,176	\$ 140,768,224	\$ 80,418,939	\$ 60,349,285
MEDICAL SAVINGS INSURANCE CO	\$ -	\$ -	\$ -	\$ 474,544	\$ 6,956,233	\$ 659,317	\$ 6,296,916
MEDICAL LIFE INS CO	\$ -	\$ -	\$ -	\$ 146,130,826	\$ 156,696,694	\$ 78,383,905	\$ 78,312,789
MEDICAL BENEFITS MUTUAL LIFE INS CO	\$ -	\$ -	\$ -	\$ 8,309,692	\$ 11,232,609	\$ 3,643,519	\$ 7,589,090
MEDCO CONTAINMENT LIFE INS CO	\$ -	\$ -	\$ -	\$ 29,781,963	\$ 42,874,311	\$ 32,555,965	\$ 10,318,348
MEDAMERICA INSURANCE CO	\$ -	\$ -	\$ -	\$ 14,326,187	\$ 53,503,274	\$ 44,672,190	\$ 8,831,084
MAXICARE LIFE & HEALTH INS CO	\$ -	\$ -	\$ -	\$ 14,012,910	\$ 10,725,651	\$ 4,045,921	\$ 6,679,730
MARQUETTE NATIONAL LIFE INS CO	\$ -	\$ -	\$ -	\$ 2,097	\$ 74,291,919	\$ 68,252,531	\$ 6,039,388
MAMSI LIFE AND HEALTH INS CO	\$ -	\$ -	\$ -	\$ 199,364,059	\$ 63,696,512	\$ 35,353,659	\$ 28,342,853
LINCOLN NATIONAL REASSURANCE CO	\$ -	\$ -	\$ -	\$ 63,613,981	\$ 880,560,450	\$ 825,620,450	\$ 54,940,000
LINCOLN MEMORIAL LIFE INS CO	\$ -	\$ -	\$ -	\$ 67,179,847	\$ 73,866,026	\$ 66,994,709	\$ 6,871,317
LIFE REASSURANCE CORP OF AMERICA	\$ -	\$ -	\$ -	\$ 1,292,208,823	\$ 2,328,054,133	\$ 2,154,143,910	\$ 173,910,223
JOHN HANCOCK LIFE INS CO OF AMERICA	\$ -	\$ -	\$ -	\$ 103,000	\$ 581,551,909	\$ 516,230,812	\$ 65,321,097
JEFFERSON STANDARD LIFE INS CO	\$ -	\$ -	\$ -	\$ -	\$ 7,824,857	\$ 685,961	\$ 7,138,896
ITT HARTFORD INTL LIFE REASSU	\$ -	\$ -	\$ -	\$ 103,084,714	\$ 135,801,089	\$ 99,778,942	\$ 36,022,147
INDEPENDENT LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ -	\$ 3,767,413	\$ 578,450	\$ 3,188,963
INDEPENDENCE LIFE & ANNUITY CO	\$ -	\$ -	\$ -	\$ 290,756	\$ 71,259,644	\$ 44,964,392	\$ 26,295,249
HOMESHIELD INS CO	\$ -	\$ -	\$ -	\$ 1,967,719	\$ 6,956,436	\$ 1,435,947	\$ 5,520,489
HEALTHY ALLIANCE LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 481,265,345	\$ 253,034,053	\$ 181,946,822	\$ 71,087,231
HEALTHSOURCE INSURANCE COMPANY	\$ -	\$ -	\$ -	\$ 169,805,137	\$ 160,712,265	\$ 115,441,927	\$ 45,270,338
GROUP LIFE & HEALTH INS CO	\$ -	\$ -	\$ -	\$ 105,524,614	\$ 177,831,044	\$ 108,466,232	\$ 69,364,811
GERLING GLOBAL LIFE REINSURANCE CO	\$ -	\$ -	\$ -	\$ 45,742,854	\$ 186,482,051	\$ 133,352,873	\$ 53,129,178
GERLING GLOBAL LIFE INS CO	\$ -	\$ -	\$ -	\$ 1,770,372	\$ 28,594,660	\$ 7,331,591	\$ 21,263,069
GENERAL FIDELITY LIFE INS CO	\$ -	\$ -	\$ -	\$ 21,636,950	\$ 266,617,638	\$ 145,761,919	\$ 120,855,719
FOUNDATION HEALTH NATL LIFE CO	\$ -	\$ -	\$ -	\$ 96,837,348	\$ 60,117,092	\$ 34,690,756	\$ 25,426,336
FLORIDA EMPLOYERS LIFE INS CORP	\$ -	\$ -	\$ -	\$ 12,241,016	\$ 7,680,111	\$ 4,200,732	\$ 3,479,379
FIRST ING LIFE INS CO OF NEW YORK	\$ -	\$ -	\$ -	\$ 333,614	\$ 22,227,980	\$ 428,645	\$ 21,799,336
FIRST FINANCIAL ASSURANCE CO	\$ -	\$ -	\$ -	\$ -	\$ 213,130	\$ 9,943	\$ 203,187
FIRST DEPOSIT LIFE INS CO	\$ -	\$ -	\$ -	\$ -	\$ 641,556	\$ 58,283	\$ 583,273
FIDELITY LIFE INSURANCE COMPANY	\$ -	\$ -	\$ -	\$ -	\$ 7,128,685	\$ 63,190	\$ 7,065,495
FAMILY HERITAGE LIFE INS CO OF AMER	\$ -	\$ -	\$ -	\$ 16,761,607	\$ 26,333,850	\$ 19,868,039	\$ 6,465,811
ERC LIFE REINSURANCE CORPORATION	\$ -	\$ -	\$ -	\$ 486,654,563	\$ 2,497,290,375	\$ 777,858,941	\$ 1,719,431,434
EQUI TRUST LIFE INSURANCE COMPANY	\$ -	\$ -	\$ -	\$ -	\$ 8,161,962	\$ 58,755	\$ 8,103,207
EPIC LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 66,014,715	\$ 36,325,909	\$ 20,748,034	\$ 15,577,875
EMPLOYERS REASSURANCE CORP	\$ -	\$ -	\$ -	\$ 2,584,908,376	\$ 3,859,775,705	\$ 3,403,142,712	\$ 456,632,993
EMPIRE LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 1,323,702	\$ 33,251,910	\$ 21,251,080	\$ 12,000,830
EDUCATORS MUTUAL LIFE INS COMPANY	\$ -	\$ -	\$ -	\$ 101,415,981	\$ 141,303,076	\$ 81,909,760	\$ 59,393,316
DENTAL INSURANCE CO OF AMERICA	\$ -	\$ -	\$ -	\$ 9,170,449	\$ 2,303,609	\$ 367,638	\$ 1,935,971
COVENTRY HEALTH & LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 223,359,243	\$ 67,295,742	\$ 41,747,296	\$ 25,548,446
CORPORATE HEALTH INSURANCE CO	\$ -	\$ -	\$ -	\$ 222,008,213	\$ 118,423,271	\$ 39,126,971	\$ 79,296,300
CONSUMERS LIFE INS CO	\$ -	\$ -	\$ -	\$ 144,158	\$ 44,080,513	\$ 37,894,208	\$ 6,186,305
CONESTOGA LIFE ASSURANCE CO	\$ -	\$ -	\$ -	\$ 17,459,516	\$ 22,638,606	\$ 14,158,212	\$ 8,480,394
COLONIAL EMPIRE LIFE INS CO	\$ -	\$ -	\$ -	\$ (990,775)	\$ 3,406,971	\$ 634,865	\$ 2,772,106
COLOGNE LIFE REINSURANCE CO	\$ -	\$ -	\$ -	\$ 506,881,989	\$ 785,341,041	\$ 638,306,006	\$ 147,035,035
CIGNA LIFE INS CO	\$ -	\$ -	\$ -	\$ 3,535,408	\$ 12,727,959	\$ 536,549	\$ 12,191,411
CENTURION LIFE INS CO	\$ -	\$ -	\$ -	\$ 61,336,109	\$ 710,941,468	\$ 196,808,814	\$ 514,132,654
CENTRAL AMERICAN LIFE INS CO	\$ -	\$ -	\$ -	\$ 5,820,227	\$ 36,930,794	\$ 32,617,288	\$ 4,313,506
CAROLINA CONTINENTAL INS CO	\$ -	\$ -	\$ -	\$ 10,305,141	\$ 17,854,590	\$ 12,300,317	\$ 5,554,273
CAPITOL LIFE INS CO	\$ -	\$ -	\$ -	\$ 667,614	\$ 499,008,792	\$ 480,975,572	\$ 18,033,220
CAMBRIDGE LIFE INSURANCE COMPANY	\$ -	\$ -	\$ -	\$ 4,933,160	\$ 6,091,247	\$ 2,800,208	\$ 3,291,039
BLUEBONNET LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 6,062,946	\$ 11,813,765	\$ 2,008,247	\$ 9,805,517
BERKSHIRE HATHAWAY LIFE INS CO NE	\$ -	\$ -	\$ -	\$ 134,408,653	\$ 1,031,411,385	\$ 660,427,894	\$ 370,983,491
BANKERS LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 15,460,002	\$ 35,047,745	\$ 26,079,164	\$ 8,968,581
AXA RE LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 79,098,245	\$ 181,231,272	\$ 119,673,728	\$ 61,557,544
ARCADIA NATIONAL LIFE INS CO	\$ -	\$ -	\$ -	\$ (662,737)	\$ 58,950,708	\$ 33,935,306	\$ 25,015,402
APPALACHIAN LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 3,949,781	\$ 26,804,415	\$ 19,211,375	\$ 7,593,040
ANNUITY INVESTORS LIFE INS CO	\$ -	\$ -	\$ -	\$ 56,245,900	\$ 42,786,509	\$ 22,891,419	\$ 19,895,090
AMERICAN VANGUARD LIFE INS CO	\$ -	\$ -	\$ -	\$ 354,278	\$ 34,593,397	\$ 22,904,313	\$ 11,689,084
AMERICAN TRAVELERS ASSURANCE CO	\$ -	\$ -	\$ -	\$ 14,479	\$ 7,296,492	\$ 1,859,527	\$ 5,436,965
AMERICAN RESOURCES LIFE INS CO	\$ -	\$ -	\$ -	\$ -	\$ 6,637,996	\$ 53,749	\$ 6,584,246
AMERICAN LIFE & ACC INS CO OF KY	\$ -	\$ -	\$ -	\$ 813,309	\$ 311,268,940	\$ 107,691,813	\$ 203,577,127
AMERICAN GENERAL LIFE INS CO OF PA	\$ -	\$ -	\$ -	\$ 2,523,113	\$ 14,329,563	\$ 3,219,813	\$ 11,109,750
AMERICAN FINANCIAL SECURITY LIFE	\$ -	\$ -	\$ -	\$ 8,251	\$ 2,185,695	\$ 2,798,160	\$ (612,463)
AMERICAN CONTINENTAL LIFE INS CO	\$ -	\$ -	\$ -	\$ 7,823,439	\$ 24,978,529	\$ 9,474,632	\$ 15,503,897
AMALGAMATED LIFE & HEALTH INS CO	\$ -	\$ -	\$ -	\$ 8,411,028	\$ 7,074,578	\$ 3,861,702	\$ 3,212,876
ALPINE LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ -	\$ 9,997,837	\$ 352,807	\$ 9,645,030
ALL SAVERS INSURANCE CO	\$ -	\$ -	\$ -	\$ 312,375	\$ 8,801,540	\$ 740,299	\$ 8,061,241
AETNA LIFE INS COMPANY OF AMERICA	\$ -	\$ -	\$ -	\$ 675,137,400	\$ 1,189,209,613	\$ 1,118,481,639	\$ 70,727,974
AETNA HEALTH & LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 137,356,573	\$ 940,659,163	\$ 869,570,013	\$ 71,089,149
ADVANTA LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 19,926,570	\$ 25,727,697	\$ 13,827,357	\$ 11,900,341
ACCELERATION LIFE INS CO	\$ -	\$ -	\$ -	\$ 18,184,005	\$ 91,103,946	\$ 73,454,155	\$ 17,649,791
CHRYSLER LIFE INS CO	\$ (5)	\$ -	\$ (5)	\$ (322,400)	\$ 12,283,892	\$ 3,256,349	\$ 9,027,543
MEMBER SERVICE LIFE INSURANCE CO	\$ (831)	\$ (47)	\$ (878)	\$ 5,973,124	\$ 28,555,121	\$ 5,472,265	\$ 23,082,856
IMPERIAL LIFE INSURANCE CO	\$ (1,626)	\$ -	\$ (1,626)	\$ (134,338)	\$ 2,492,963	\$ 906,631	\$ 1,586,322
COMMUNITY BANK LIFE & HLTH INS CO	\$ (7,340)	\$ (23)	\$ (7,363)	\$ 394,714	\$ 457,301	\$ 262,383	\$ 194,923
VISTA LIFE INSURANCE COMPANY	\$ (8,205)	\$ (4,541)	\$ (12,746)	\$ 9,188,949	\$ 56,936,102	\$ 30,188,755	\$ 26,747,348
MIC LIFE INSURANCE CORP	\$ (11,933)	\$ 15,308	\$ 3,375	\$ 41,348,652	\$ 81,830,471	\$ 45,434,495	\$ 36,395,975
SUNAMERICA LIFE INS CO	\$ (221,197)	\$ (122,183)	\$ 453,279	\$ 2,051,345,481	\$ 15,633,201,258	\$ 14,208,391,707	\$ 1,430,934,551



# Life and Health Companies Ranked by Arkansas Health Premiums

COMPANY NAME	AR HEALTH PREMIUMS	AR LIFE & ANNUITY PREMIUMS	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
ARK. BLUE CROSS/BLUE SHIELD, MUTUAL INS CO	\$ 449,276,346	\$ -	\$ 449,276,346	\$ 508,624,532	\$ 272,267,691	\$ 136,575,350	\$ 135,692,341
CONTINENTAL ASSURANCE CO	\$ 26,332,428	\$ 1,857,939	\$ 28,479,755	\$ 4,194,957,540	\$ 6,517,328,023	\$ 5,519,880,883	\$ 1,223,576,506
AMERICAN INVESTORS LIFE INS CO	\$ 19,488,166	\$ 614,541	\$ 20,102,707	\$ 19,966,048	\$ 4,088,641	\$ 3,312,953	\$ 775,688
UNITED HEALTHCARE INSURANCE CO	\$ 17,288,332	\$ -	\$ 17,288,332	\$ 2,039,387,771	\$ 1,804,162,959	\$ 921,269,667	\$ 882,893,292
AMERICAN FAMILY LIFE ASR CO COLUMBUS	\$ 15,487,714	\$ 610,891	\$ 16,098,605	\$ 5,865,381,576	\$ 20,243,206,888	\$ 18,471,901,584	\$ 1,771,305,304
USABLE LIFE	\$ 13,549,672	\$ 17,576,722	\$ 31,126,394	\$ 33,322,884	\$ 67,276,489	\$ 28,816,009	\$ 38,460,480
UNUM LIFE INS CO OF AMERICA	\$ 12,791,272	\$ 2,357,754	\$ 15,149,026	\$ 2,376,370,545	\$ 6,902,659,480	\$ 5,956,627,688	\$ 946,031,792
PROVIDENTIAL LIFE INS CO	\$ 12,776,679	\$ 397,511	\$ 13,174,190	\$ 22,580,012	\$ 23,773,271	\$ 17,278,292	\$ 6,494,979
JOHN ALDEN LIFE INS CO	\$ 12,669,280	\$ 1,041,227	\$ 13,710,507	\$ (2,850,620,383)	\$ 986,940,581	\$ 725,850,952	\$ 261,089,629
COLONIAL LIFE & ACCIDENT INS CO	\$ 12,546,669	\$ 1,482,518	\$ 14,031,152	\$ 518,454,477	\$ 913,855,983	\$ 788,553,411	\$ 125,302,572
GOLDEN RULE INSURANCE CO	\$ 10,781,932	\$ 764,163	\$ 12,424,370	\$ 661,376,960	\$ 1,532,407,247	\$ 1,305,198,320	\$ 227,208,927
ANTHEM HEALTH & LIFE INSURANCE CO	\$ 10,678,735	\$ 618,725	\$ 11,297,460	\$ 396,615,814	\$ 229,582,435	\$ 158,451,532	\$ 71,130,903
LIFE INVESTORS INS CO OF AMERICA	\$ 10,674,967	\$ 3,143,706	\$ 13,818,673	\$ 1,139,164,782	\$ 6,958,123,691	\$ 6,341,184,246	\$ 616,939,444
TIME INSURANCE COMPANY	\$ 9,983,432	\$ 1,981,154	\$ 12,002,618	\$ 792,930,042	\$ 1,888,574,962	\$ 1,098,565,231	\$ 790,009,731
PRINCIPAL MUTUAL LIFE INS CO	\$ 9,769,280	\$ 23,891,569	\$ 33,804,668	\$ 12,710,851,099	\$ 40,329,665,763	\$ 37,585,437,505	\$ 2,811,130,211
JC PENNEY LIFE INSURANCE CO	\$ 9,108,612	\$ 1,932,240	\$ 11,040,852	\$ 757,631,494	\$ 1,364,268,625	\$ 1,195,242,734	\$ 169,025,891
RESERVE NATIONAL INS CO	\$ 7,507,738	\$ 57,107	\$ 7,565,449	\$ 112,859,592	\$ 99,331,044	\$ 65,363,410	\$ 33,967,633
HARTFORD LIFE & ACCIDENT INS CO	\$ 7,317,485	\$ 1,873,751	\$ 9,192,180	\$ 1,618,613,945	\$ 4,287,733,801	\$ 2,758,759,444	\$ 1,671,824,386
LIFE INS CO OF NORTH AMERICA	\$ 6,927,741	\$ 770,076	\$ 7,697,817	\$ 1,173,801,546	\$ 3,604,480,897	\$ 3,050,419,771	\$ 554,061,126
PRUDENTIAL INS CO OF AMERICA	\$ 6,866,932	\$ 92,415,100	\$ 104,312,626	\$ 18,957,681,698	\$ 128,035,411,667	\$ 119,072,363,342	\$ 9,241,931,258
COMBINED INS CO OF AMERICA	\$ 6,732,745	\$ 1,348,489	\$ 8,081,234	\$ 1,116,553,727	\$ 3,400,141,959	\$ 2,713,211,995	\$ 686,929,967
NATIONAL FOUNDATION LIFE INS CO	\$ 6,105,974	\$ 11,041	\$ 6,117,015	\$ 76,972,525	\$ 63,872,693	\$ 45,589,197	\$ 18,283,492
CENTRAL BENEFITS NATL LIFE INS CO	\$ 5,980,561	\$ 185,023	\$ 6,165,584	\$ 64,110,509	\$ 35,657,712	\$ 16,574,544	\$ 19,083,168
PIONEER LIFE INSURANCE COMPANY	\$ 5,788,859	\$ 525,534	\$ 6,451,795	\$ 536,639,047	\$ 631,003,368	\$ 472,976,937	\$ 158,026,431
JOHN HANCOCK MUTUAL LIFE INS COMPANY	\$ 5,692,525	\$ 11,339,723	\$ 19,359,024	\$ 7,317,564,708	\$ 39,423,977,057	\$ 36,268,740,544	\$ 3,157,785,634
PROVIDENT LIFE & ACCIDENT INS CO	\$ 5,535,964	\$ 9,158,488	\$ 14,694,452	\$ 1,141,928,655	\$ 10,805,862,115	\$ 10,310,994,656	\$ 494,867,458
UNITED SECURITY LIFE INS CO OF IL	\$ 5,474,768	\$ 311,369	\$ 5,786,137	\$ 27,827,821	\$ 11,374,718	\$ 8,533,072	\$ 2,841,646
BANKERS LIFE & CASUALTY CO	\$ 5,098,524	\$ 807,142	\$ 7,516,728	\$ 1,546,001,227	\$ 4,022,309,950	\$ 3,664,435,914	\$ 357,874,036
FORTIS BENEFITS INSURANCE COMPANY	\$ 5,060,042	\$ 6,397,729	\$ 11,512,233	\$ 1,883,699,893	\$ 3,351,636,570	\$ 2,853,593,506	\$ 528,670,852
JEFFERSON-PILOT LIFE INS CO	\$ 4,845,641	\$ 4,806,617	\$ 13,105,210	\$ 1,347,323,035	\$ 6,741,919,383	\$ 5,917,027,818	\$ 824,891,565
AMERICAN FIDELITY ASSURANCE CO	\$ 4,829,687	\$ 4,272,095	\$ 9,525,201	\$ 264,300,235	\$ 1,114,865,297	\$ 995,342,330	\$ 119,522,967
COMMONWEALTH NATIONAL LIFE INS CO	\$ 4,795,300	\$ 7,728	\$ 4,803,028	\$ 28,293,594	\$ 10,968,246	\$ 7,835,166	\$ 3,133,080
UNITED AMERICAN INS CO	\$ 4,631,896	\$ 1,370,683	\$ 6,142,850	\$ 455,597,168	\$ 763,818,839	\$ 607,319,610	\$ 156,499,229
AMERICAN TRAVELLERS LIFE INS CO	\$ 4,530,025	\$ 170,117	\$ 4,700,142	\$ 515,399,793	\$ 1,511,012,455	\$ 1,366,808,619	\$ 144,203,836
AETNA LIFE INSURANCE CO	\$ 4,489,524	\$ 6,373,756	\$ 10,799,906	\$ 5,205,646,465	\$ 22,233,642,240	\$ 20,177,095,261	\$ 2,070,653,162
PFL LIFE INS CO	\$ 4,479,163	\$ 6,342,587	\$ 10,821,750	\$ 1,012,075,482	\$ 6,192,317,458	\$ 5,767,914,697	\$ 429,361,515
PYRAMID LIFE INSURANCE CO	\$ 4,460,564	\$ 439,421	\$ 4,905,575	\$ 62,642,638	\$ 118,665,668	\$ 80,065,264	\$ 38,600,404
GENERAL ELECTRIC CAPITAL ASR CO	\$ 4,435,985	\$ 10,179	\$ 4,611,554	\$ 1,006,048,560	\$ 9,940,941,275	\$ 7,612,009,719	\$ 2,328,931,556
METROPOLITAN LIFE INSURANCE COMPANY	\$ 4,365,707	\$ 38,710,917	\$ 61,875,289	\$ 20,568,907,108	\$ 127,097,377,615	\$ 120,151,339,018	\$ 7,377,763,498
EMPLOYERS HEALTH INS CO	\$ 4,038,744	\$ 183,127	\$ 4,221,871	\$ 1,750,719,838	\$ 897,064,361	\$ 503,677,748	\$ 393,386,612
CONNECTICUT GENERAL LIFE INS CO	\$ 3,771,777	\$ 43,554,424	\$ 47,629,953	\$ 13,125,201,454	\$ 38,055,030,640	\$ 36,247,918,961	\$ 2,181,769,600
CONTINENTAL LIFE & ACCIDENT COMPANY	\$ 3,719,333	\$ 113,203	\$ 3,832,536	\$ 53,876,538	\$ 75,343,772	\$ 60,335,980	\$ 15,007,792
SOUTHERN PIONEER LIFE INSURANCE CO	\$ 3,578,495	\$ 5,632,781	\$ 9,211,276	\$ 8,253,611	\$ 16,444,740	\$ 8,525,078	\$ 7,919,662
AIG LIFE INSURANCE COMPANY	\$ 3,533,721	\$ 6,141,684	\$ 9,675,404	\$ 1,520,105,304	\$ 5,535,768,445	\$ 5,250,418,602	\$ 285,349,843
MEGA LIFE & HEALTH INS CO THE	\$ 3,489,336	\$ 245,655	\$ 3,747,934	\$ 377,506,429	\$ 670,612,533	\$ 510,767,602	\$ 159,844,931
NORTHWESTERN MUTUAL LIFE INS COMPANY	\$ 3,335,704	\$ 23,078,469	\$ 26,692,558	\$ 7,294,047,132	\$ 62,915,780,127	\$ 58,815,148,438	\$ 4,100,631,690
PAUL REVERE LIFE INS CO	\$ 3,095,672	\$ 652,242	\$ 3,748,024	\$ 1,214,038,949	\$ 4,996,895,977	\$ 4,509,488,431	\$ 487,407,546
GERBER LIFE INSURANCE CO	\$ 3,082,464	\$ 486,501	\$ 3,568,965	\$ 137,271,718	\$ 283,656,301	\$ 237,608,433	\$ 46,047,868
AMERICAN PARTNERS LIFE INS COMPANY	\$ 3,063,610	\$ -	\$ 3,063,610	\$ 74,055,015	\$ 213,860,957	\$ 187,589,268	\$ 26,261,691
AMERICAN NATIONAL INSURANCE CO	\$ 2,988,564	\$ 4,446,233	\$ 7,562,566	\$ 838,477,344	\$ 6,718,729,807	\$ 5,139,799,298	\$ 1,592,511,627
CONTINENTAL LIFE INS CO BRENTWOOD	\$ 2,885,882	\$ 11,910	\$ 2,897,792	\$ 40,794,751	\$ 37,014,742	\$ 21,458,963	\$ 15,555,779
SHELTER LIFE INSURANCE CO	\$ 2,862,915	\$ 9,530,016	\$ 13,549,383	\$ 80,274,909	\$ 502,724,942	\$ 404,916,099	\$ 97,808,843
TMG LIFE INSURANCE COMPANY	\$ 2,849,899	\$ 977,184	\$ 3,886,152	\$ 193,963,906	\$ 1,642,658,586	\$ 1,475,978,247	\$ 166,680,338
UNITED WISCONSIN LIFE INS CO	\$ 2,800,533	\$ 122,416	\$ 2,922,949	\$ 958,354,436	\$ 343,706,271	\$ 167,188,650	\$ 176,517,622
STATESMAN NATIONAL LIFE INS CO	\$ 2,761,838	\$ 34,414	\$ 2,796,252	\$ 24,317,106	\$ 16,730,520	\$ 15,631,721	\$ 1,098,798
ALLSTATE LIFE INSURANCE CO	\$ 2,723,175	\$ 5,206,276	\$ 8,700,123	\$ 4,739,303,867	\$ 26,392,825,386	\$ 24,187,487,528	\$ 2,205,337,858
CAPITOL AMERICAN LIFE INS CO	\$ 2,639,930	\$ 3,742	\$ 2,643,672	\$ 292,984,602	\$ 1,092,743,540	\$ 998,652,834	\$ 94,090,706
AMERICAN GENERAL LIFE & ACC INS CO	\$ 2,503,650	\$ 13,062,257	\$ 16,259,635	\$ 1,076,067,796	\$ 8,800,935,765	\$ 8,332,222,401	\$ 468,713,364
BANKERS UNITED LIFE ASSURANCE CO	\$ 2,408,287	\$ 974,183	\$ 3,382,470	\$ 211,653,108	\$ 3,256,612,317	\$ 3,046,751,771	\$ 209,860,546
UNIVERSE LIFE INS CO	\$ 2,333,563	\$ 112,925	\$ 2,446,488	\$ 16,089,597	\$ 29,380,871	\$ 27,872,205	\$ 1,508,666
AMERICAN NATIONAL LIFE INS CO OF TX	\$ 2,310,172	\$ 102,350	\$ 2,412,522	\$ 74,860,844	\$ 136,922,567	\$ 65,957,670	\$ 70,964,897
EQUITABLE LIFE & CASUALTY INS CO	\$ 2,253,778	\$ 225,361	\$ 2,479,139	\$ 73,240,420	\$ 99,147,492	\$ 73,566,568	\$ 25,580,924
AMERICAN HERITAGE LIFE INS CO	\$ 2,131,233	\$ 577,139	\$ 2,708,580	\$ 242,804,369	\$ 1,213,276,336	\$ 1,062,819,872	\$ 150,456,462
UNITED OF MAHA LIFE INS CO	\$ 2,030,491	\$ 3,528,976	\$ 6,515,959	\$ 1,475,615,284	\$ 8,358,654,150	\$ 7,790,328,558	\$ 588,074,865
ALLIANZ LIFE INS CO OF NORTH AMER	\$ 1,970,709	\$ 7,586,106	\$ 10,571,304	\$ 2,509,991,011	\$ 3,795,188,157	\$ 3,159,477,638	\$ 635,710,519
SECURITY LIFE INS CO OF AMERICA	\$ 1,886,088	\$ 43,641	\$ 1,929,729	\$ 94,032,146	\$ 124,769,031	\$ 111,383,923	\$ 13,385,106
NATIONWIDE LIFE INSURANCE CO	\$ 1,786,997	\$ 33,340,216	\$ 35,744,077	\$ 10,159,051,422	\$ 18,761,848,017	\$ 17,644,169,792	\$ 1,134,640,972
MONUMENTAL LIFE INS CO	\$ 1,764,374	\$ 1,586,008	\$ 3,350,382	\$ 575,861,069	\$ 3,990,443,614	\$ 3,723,387,631	\$ 267,055,983
BROKERS NATL LIFE ASSURANCE CO	\$ 1,678,121	\$ 26,218	\$ 1,704,339	\$ 11,746,147	\$ 12,361,861	\$ 7,225,569	\$ 5,136,292
UNION LIFE INS CO	\$ 1,671,580	\$ 4,852,969	\$ 6,524,549	\$ 5,386,009	\$ 12,568,894	\$ 8,444,813	\$ 4,124,080
NATIONAL FINANCIAL INS CO	\$ 1,623,100	\$ -	\$ 1,623,100	\$ 37,012,981	\$ 35,387,521	\$ 32,058,520	\$ 3,329,001
MID-WEST NATL LIFE INS CO OF TN	\$ 1,608,533	\$ 199,905	\$ 1,827,062	\$ 122,608,329	\$ 168,769,105	\$ 122,148,553	\$ 46,820,552
FRANKLIN LIFE INSURANCE CO	\$ 1,607,264	\$ 722,264	\$ 2,431,984	\$ 413,393,589	\$ 6,706,025,532	\$ 6,184,996,398	\$ 521,029,134
CONTINENTAL GENERAL INS CO	\$ 1,603,999	\$ 40,993	\$ 1,656,536	\$ 196,370,678	\$ 402,466,883	\$ 360,797,209	\$ 41,669,674
CUNA MUTUAL LIFE INS COMPANY	\$ 1,602,536	\$ 215,148	\$ 1,976,835	\$ 544,435,329	\$ 2,273,115,341	\$ 2,082,972,289	\$ 190,681,341
SEABOARD LIFE INS CO USA	\$ 1,590,536	\$ 166,075	\$ 1,797,641	\$ 79,140,700	\$ 180,576,768	\$ 158,339,138	\$ 22,237,631
GENERAL AMERICAN LIFE INSURANCE CO	\$ 1,525,439	\$ 13,523,957	\$ 15,096,992	\$ 2,839,052,500	\$ 9,787,649,382	\$ 8,949,426,120	\$ 844,109,537
IDS LIFE INSURANCE COMPANY	\$ 1,524,009	\$ 23,435,806	\$ 36,503,353	\$ 3,845,314,272	\$ 20,864,211,326	\$ 19,131,616,014	\$ 1,765,289,575
UNION BANKERS INS CO	\$ 1,493,589	\$ 76,970	\$ 1,571,699	\$ 57,524,878	\$ 159,995,993	\$ 120,789,690	\$ 39,206,303
UNION SECURITY LIFE INS CO	\$ 1,385,976	\$ 3,459,515	\$ 4,845,491	\$ 113,345,597	\$ 216,743,512	\$ 165,049,618	\$ 51,693,894
FIDELITY SECURITY LIFE INS CO	\$ 1,382,205	\$ 290,891	\$ 1,673,096	\$ 104,411,535	\$ 355,965,050	\$ 318,518,740	\$ 37,446,310
STANDARD SECURITY LIFE INS CO OF NY	\$ 1,305,946	\$ 73,981	\$ 1,379,927	\$ 50,106,400	\$ 135,549,439	\$ 87,700,386	\$ 47,849,053
GREAT-WEST LIFE & ANNUITY INS CO	\$ 1,302,147	\$ 4,810,261	\$ 5,232,161	\$ 3,614,534,839	\$ 13,360,243,659	\$ 12,600,814,905	\$ 759,428,754
LAMAR LIFE INSURANCE CO	\$ 1,267,449	\$ 1,758,033	\$ 3,031,209	\$ 88,379,942	\$ 705,055,624	\$ 657,513,898	\$ 47,541,727
PROTECTIVE LIFE INS CO	\$ 1,209,689	\$ 12,036,011	\$ 13,960,254	\$ 910,652,349	\$ 5,697,133,962	\$ 5,120,022,789	\$ 577,111,174
UNITED BENEFIT LIFE INSURANCE CO	\$ 1,193,284	\$ 1,163	\$ 1,194,447	\$ 75,220,279	\$ 48,390,969	\$ 36,978,966	\$ 11,412,003
COMPANION LIFE INS CO	\$ 1,153,787	\$ 15,404	\$ 1,169,191	\$ 28,280,032	\$ 40,448,155	\$ 21,166,520	\$ 19,281,636
STANDARD LIFE & ACCIDENT INS CO	\$ 1,137,013	\$ 1,556,502	\$ 2,693,515	\$ 176,520,567	\$ 349,939,906	\$ 234,064,106	\$ 115,875,800

# Life and Health Companies Ranked by Arkansas Health Premiums

COMPANY NAME	AR HEALTH PREMIUMS	AR LIFE & ANNUITY PREMIUMS	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
AMERICAN PUBLIC LIFE INS CO	\$ 1,131,907	\$ 47,117	\$ 1,179,024	\$ 27,384,895	\$ 40,362,353	\$ 31,830,716	\$ 8,531,637
UNICARE LIFE & HEALTH INS CO	\$ 1,118,450	\$ 41,938	\$ 1,160,388	\$ 1,441,733,095	\$ 1,269,594,295	\$ 1,064,465,079	\$ 205,129,216
NEW YORK LIFE INS COMPANY	\$ 1,094,511	\$ 26,155,920	\$ 31,294,179	\$ 8,495,489,127	\$ 63,620,801,810	\$ 58,999,482,683	\$ 4,621,689,357
PHOENIX AMERICAN LIFE INS CO	\$ 1,085,859	\$ 297,868	\$ 1,383,727	\$ 433,575,286	\$ 610,019,158	\$ 472,330,570	\$ 137,688,588
NATIONAL GROUP LIFE INS CO	\$ 1,052,261	\$ 8,849	\$ 1,061,110	\$ 128,513,878	\$ 80,130,210	\$ 42,761,580	\$ 37,368,630
UNITED INSURANCE CO OF AMERICA	\$ 1,032,831	\$ 4,317,763	\$ 5,351,044	\$ 296,725,540	\$ 2,551,956,473	\$ 1,653,104,528	\$ 898,851,945
KANSAS CITY LIFE INS CO	\$ 1,005,710	\$ 4,873,785	\$ 6,902,597	\$ 244,787,089	\$ 2,349,857,107	\$ 2,152,710,149	\$ 197,146,958
MONTGOMERY WARD LIFE INS CO	\$ 967,982	\$ 234,704	\$ 1,202,686	\$ 136,262,620	\$ 310,191,727	\$ 213,985,815	\$ 96,205,912
BEST LIFE ASSURANCE CO OF CA	\$ 956,495	\$ 118,508	\$ 1,075,003	\$ 25,554,022	\$ 18,947,775	\$ 10,134,602	\$ 8,213,173
USLIFE CREDIT LIFE INS CO	\$ 942,496	\$ 2,026,313	\$ 2,968,809	\$ 150,454,035	\$ 455,072,887	\$ 376,517,304	\$ 78,555,583
UNITED STATES LIFE INS CO IN NYC	\$ 932,304	\$ 458,580	\$ 1,392,084	\$ 716,429,562	\$ 2,573,772,038	\$ 2,355,661,019	\$ 218,111,019
LIBERTY LIFE INS CO	\$ 866,969	\$ 2,348,118	\$ 3,215,087	\$ 238,534,732	\$ 1,338,310,117	\$ 1,188,370,608	\$ 149,939,509
SOUTHERN FARM BUREAU LIFE INS CO	\$ 853,372	\$ 37,602,812	\$ 42,859,758	\$ 539,252,232	\$ 5,203,224,500	\$ 4,713,945,229	\$ 489,279,271
GLOBE LIFE & ACCIDENT INS CO	\$ 812,180	\$ 3,140,797	\$ 3,952,977	\$ 383,878,156	\$ 987,384,327	\$ 891,612,808	\$ 95,771,519
OHIO NATIONAL LIFE INS COMPANY	\$ 776,289	\$ 442,951	\$ 1,193,641	\$ 754,121,320	\$ 4,216,332,494	\$ 3,893,015,271	\$ 382,565,047
USAA LIFE INSURANCE COMPANY	\$ 755,450	\$ 1,854,138	\$ 4,561,548	\$ 848,873,593	\$ 6,678,031,924	\$ 6,137,979,531	\$ 540,052,393
PHILADELPHIA LIFE INS CO	\$ 754,044	\$ 1,918,916	\$ 2,680,025	\$ 160,043,316	\$ 1,585,946,794	\$ 1,450,578,499	\$ 135,368,295
EQUITABLE LIFE ASR SOC OF THE US	\$ 736,573	\$ 35,281,077	\$ 39,187,412	\$ 7,843,147,412	\$ 38,942,494,005	\$ 36,714,239,965	\$ 2,462,472,146
LOYAL AMERICAN LIFE INS CO	\$ 710,523	\$ 738,355	\$ 1,448,878	\$ 39,633,226	\$ 257,684,287	\$ 218,226,736	\$ 39,457,551
COMMONWEALTH LIFE INS CO	\$ 708,585	\$ 848,272	\$ 1,556,857	\$ 1,116,988,612	\$ 3,771,498,018	\$ 3,482,978,371	\$ 288,519,647
AMERICAN BANKERS LIFE ASR CO OF FL	\$ 671,224	\$ 3,547,026	\$ 4,220,802	\$ 323,963,112	\$ 738,008,316	\$ 599,686,454	\$ 188,321,862
CENTRAL UNITED LIFE INS CO	\$ 661,294	\$ 60,653	\$ 722,107	\$ 30,595,005	\$ 175,516,347	\$ 162,139,600	\$ 13,762,747
LIFE INS CO OF GEORGIA	\$ 655,750	\$ 2,849,433	\$ 3,696,542	\$ 398,776,687	\$ 2,796,065,722	\$ 2,606,435,286	\$ 189,630,432
LONE STAR LIFE INS CO	\$ 598,870	\$ 33,553	\$ 632,423	\$ 56,329,789	\$ 423,831,231	\$ 390,218,552	\$ 33,612,679
GREAT AMERICAN RESERVE INS CO	\$ 596,881	\$ 3,373,820	\$ 4,270,337	\$ 289,617,189	\$ 2,112,710,119	\$ 1,971,976,563	\$ 140,739,556
MINNESOTA MUTUAL LIFE INSURANCE CO	\$ 593,994	\$ 4,566,638	\$ 5,380,809	\$ 2,170,820,491	\$ 7,919,915,597	\$ 7,095,521,232	\$ 870,687,578
OLD SURETY LIFE INS CO	\$ 586,402	\$ 8,896	\$ 595,298	\$ 7,589,195	\$ 13,284,544	\$ 9,393,855	\$ 3,890,690
TRANSAMERICA OCCIDENTAL LIC	\$ 573,784	\$ 5,721,307	\$ 6,527,335	\$ 2,110,906,988	\$ 15,398,258,703	\$ 13,926,430,138	\$ 1,556,227,813
CELTIC LIFE INS CO	\$ 557,636	\$ 9,157	\$ 566,793	\$ 92,994,449	\$ 117,387,718	\$ 64,076,166	\$ 53,311,552
ARKANSAS BANKERS LIFE INS CO	\$ 556,684	\$ 2,496,509	\$ 3,053,193	\$ 2,417,861	\$ 5,406,268	\$ 3,225,585	\$ 2,180,683
SOUTHLAND LIFE INSURANCE CO	\$ 543,166	\$ 3,706,065	\$ 4,255,832	\$ 289,539,100	\$ 1,456,793,799	\$ 1,361,340,439	\$ 95,453,360
UNITED WORLD LIFE INS CO	\$ 521,091	\$ 55,312	\$ 576,403	\$ 5,205,623	\$ 61,050,516	\$ 35,655,855	\$ 25,394,661
SAFECO LIFE INSURANCE COMPANY	\$ 509,398	\$ 1,594,784	\$ 4,209,247	\$ 1,748,377,507	\$ 12,149,221,487	\$ 11,480,844,632	\$ 672,228,775
RELIABLE LIFE INSURANCE CO	\$ 509,073	\$ 6,917,326	\$ 7,426,399	\$ 108,476,439	\$ 549,896,941	\$ 485,413,576	\$ 64,483,365
AMERICAN INSURANCE CO OF TEXAS	\$ 508,839	\$ 2,901	\$ 511,740	\$ 10,719,542	\$ 17,566,801	\$ 13,594,462	\$ 3,962,339
PROFESSIONAL INSURANCE CORP	\$ 494,773	\$ 39,995	\$ 534,768	\$ 31,127,983	\$ 54,571,391	\$ 42,296,123	\$ 12,275,268
NATIONAL STATES INS CO	\$ 487,741	\$ 94,977	\$ 582,718	\$ 80,789,497	\$ 75,280,175	\$ 57,129,503	\$ 18,150,672
NATIONAL TEACHERS ASSOC LIFE INS CO	\$ 482,549	\$ 44,602	\$ 527,151	\$ 9,123,972	\$ 11,587,164	\$ 4,274,499	\$ 7,312,665
ANTHEM LIFE INSURANCE CO	\$ 477,827	\$ 112,131	\$ 589,958	\$ 134,472,525	\$ 241,700,951	\$ 158,697,101	\$ 83,003,850
AMERICAN CHAMBERS LIFE INSURANCE CO	\$ 472,661	\$ 14,262	\$ 486,923	\$ 116,414,320	\$ 44,285,396	\$ 30,160,556	\$ 14,124,840
TRANS-GENERAL LIFE INS CO	\$ 460,945	\$ 120,124	\$ 581,069	\$ 157,134,181	\$ 277,726,374	\$ 226,901,267	\$ 50,825,107
CITIZENS SECURITY LIFE INS CO	\$ 459,155	\$ 112,849	\$ 572,004	\$ 17,681,339	\$ 71,603,699	\$ 61,976,220	\$ 9,627,479
LIFE INS CO OF ALABAMA	\$ 448,464	\$ 45,863	\$ 494,527	\$ 23,038,785	\$ 63,601,555	\$ 56,107,874	\$ 7,494,181
ROYAL MACCABEES LIFE INS CO	\$ 432,083	\$ 836,233	\$ 1,454,096	\$ 244,525,064	\$ 1,956,853,685	\$ 1,764,435,750	\$ 192,417,935
TEACHERS INS & ANN ASSOC OF AMER	\$ 411,496	\$ 8,005,717	\$ 59,656,191	\$ 5,364,437,062	\$ 92,455,163,608	\$ 86,753,295,326	\$ 5,776,574,801
PROVIDIAN LIFE AND HEALTH INS CO	\$ 385,755	\$ 5,701,952	\$ 6,270,361	\$ 1,546,288,130	\$ 7,748,813,240	\$ 7,147,290,065	\$ 630,270,749
STATES GENERAL LIFE INS CO	\$ 382,315	\$ 27,188	\$ 409,503	\$ 29,524,991	\$ 25,887,688	\$ 17,934,139	\$ 7,953,549
NATIONAL HEALTH INS CO	\$ 381,335	\$ 251	\$ 391,986	\$ 152,580,785	\$ 570,680,962	\$ 514,338,445	\$ 56,342,517
CHUBB COLONIAL LIFE INS CO	\$ 377,956	\$ 10,042	\$ 387,998	\$ 206,920,135	\$ 521,867,839	\$ 430,358,722	\$ 91,509,117
AMERICAN INCOME LIFE INS CO	\$ 373,246	\$ 1,837,035	\$ 2,210,281	\$ 243,640,410	\$ 679,106,556	\$ 615,482,788	\$ 63,623,768
HOUSEHOLD LIFE INSURANCE CO	\$ 362,956	\$ 129,810	\$ 492,766	\$ 191,586,455	\$ 1,252,329,059	\$ 1,192,556,594	\$ 59,772,465
MUTUAL OF AMERICA LIFE INSURANCE CO	\$ 348,972	\$ 2,527	\$ 6,364,201	\$ 658,777,773	\$ 4,922,713,800	\$ 4,398,773,497	\$ 523,940,304
INDIVIDUAL ASR CO LIFE HEALTH&ACCD	\$ 340,156	\$ 898,081	\$ 1,239,157	\$ 20,640,999	\$ 32,000,540	\$ 23,067,434	\$ 8,933,106
EMPIRE GENERAL LIFE ASSURANCE CORP	\$ 325,838	\$ 149,420	\$ 475,258	\$ -	\$ 58,301,695	\$ 37,007,528	\$ 21,294,167
BUSINESS MENS ASSURANCE CO OF AMER	\$ 324,979	\$ 1,492,139	\$ 1,934,138	\$ 558,633,076	\$ 2,391,929,950	\$ 2,203,736,959	\$ 188,192,991
OLD SOUTHWEST LIFE INS COMPANY	\$ 319,239	\$ 212,638	\$ 531,877	\$ 528,328	\$ 5,473,428	\$ 4,975,603	\$ 497,825
MONARCH LIFE INS CO	\$ 311,334	\$ 28,357	\$ 339,691	\$ 23,283,955	\$ 710,067,318	\$ 697,530,664	\$ 12,536,654
LIBERTY LIFE ASSUR CO OF BOSTON	\$ 307,932	\$ 1,092,068	\$ 1,400,000	\$ 872,550,912	\$ 2,195,696,627	\$ 2,069,027,416	\$ 126,669,210
TRAVELERS INS CO LIFE DEPT	\$ 281,492	\$ 7,774,343	\$ 8,600,728	\$ 3,110,020,852	\$ 25,350,298,986	\$ 21,277,804,077	\$ 4,117,259,842
KANAWHA INSURANCE CO	\$ 273,679	\$ 1,209	\$ 274,888	\$ 57,225,243	\$ 208,231,899	\$ 170,585,783	\$ 37,646,116
RELIANCE STANDARD LIFE INS CO	\$ 272,545	\$ 479,916	\$ 1,195,648	\$ 326,010,862	\$ 1,569,114,230	\$ 1,401,035,016	\$ 177,981,124
LINCOLN NATIONAL LIFE INS CO	\$ 269,930	\$ 27,704,011	\$ 28,073,277	\$ 6,336,403,358	\$ 27,038,144,563	\$ 24,069,761,147	\$ 2,968,383,416
UNITED TEACHER ASSOCIATES INS CO	\$ 266,221	\$ 3,738	\$ 269,959	\$ 52,295,820	\$ 204,186,519	\$ 163,083,671	\$ 41,102,848
FEDERATED LIFE INSURANCE CO	\$ 259,118	\$ 1,113,008	\$ 1,649,588	\$ 95,923,993	\$ 551,495,498	\$ 433,291,657	\$ 118,203,840
CUNA MUTUALINSURANCE SOCIETY	\$ 256,294	\$ 6,125,227	\$ 6,992,145	\$ 998,663,810	\$ 2,087,399,405	\$ 1,744,330,472	\$ 343,068,933
CONGRESS LIFE INS CO	\$ 256,161	\$ 112,513	\$ 368,674	\$ 9,955,145	\$ 4,676,423	\$ (328,036)	\$ 5,004,501
HORACE MANN LIFE INS CO	\$ 231,211	\$ 586,739	\$ 1,985,312	\$ 336,117,508	\$ 2,226,686,039	\$ 2,065,227,970	\$ 164,964,969
MASSACHUSETTS MUTUAL LIFE INS COMPANY	\$ 229,531	\$ 6,187,776	\$ 7,487,802	\$ 6,605,609,587	\$ 40,831,449,624	\$ 37,958,762,009	\$ 2,873,134,140
US BUSINESS OF THE CANADA LIFE ASSURANCE	\$ 223,373	\$ 663,596	\$ 886,969	\$ 349,816,834	\$ 2,342,154,337	\$ 2,152,119,893	\$ 190,034,444
COMMERCIAL UNION LIFE INS CO OF AM	\$ 221,392	\$ 451,133	\$ 731,216	\$ 289,565,516	\$ 1,786,717,795	\$ 1,643,340,488	\$ 143,377,307
OLD REPUBLIC LIFE INS CO	\$ 218,153	\$ 224,142	\$ 442,295	\$ 25,283,849	\$ 99,877,197	\$ 69,892,235	\$ 30,084,961
CENTURY LIFE ASSURANCE COMPANY	\$ 209,809	\$ 451,281	\$ 661,090	\$ 3,572,770	\$ 11,808,674	\$ 8,343,426	\$ 3,465,249
OCCIDENTAL LIFE INS CO OF NC	\$ 209,728	\$ 152,570	\$ 363,641	\$ 41,844,925	\$ 247,784,675	\$ 235,029,803	\$ 12,754,872
OZARK NATIONAL LIFE INS CO	\$ 205,568	\$ 728,695	\$ 1,582,441	\$ 1,615,375	\$ 5,734,180	\$ 4,474,556	\$ 1,259,621
BOATMENS LIFE INS CO	\$ 200,924	\$ 603,186	\$ 804,110	\$ 3,518,091	\$ 18,714,363	\$ 8,713,901	\$ 10,000,459
ASSURITY LIFE INSURANCE COMPANY	\$ 189,170	\$ -	\$ 189,170	\$ 23,367,372	\$ 72,199,162	\$ 39,496,486	\$ 32,702,676
SENTRY LIFE INSURANCE CO	\$ 183,143	\$ 228,524	\$ 411,677	\$ 126,982,917	\$ 1,190,272,505	\$ 1,061,116,170	\$ 129,156,337
AMERICAN UNITED LIFE INS COMPANY	\$ 180,055	\$ 1,344,474	\$ 4,002,060	\$ 1,093,878,884	\$ 5,894,941,419	\$ 5,453,081,709	\$ 441,859,709
FOUNDATION LIFE INS CO OF AR	\$ 171,197	\$ 1,593,693	\$ 1,764,890	\$ 1,766,451	\$ 4,052,822	\$ 3,423,518	\$ 629,304
COMBINED UNDERWRITERS LIFE INS CO	\$ 164,714	\$ 23,009	\$ 187,723	\$ 14,660,111	\$ 18,986,339	\$ 15,981,536	\$ 3,004,803
UNION CENTRAL LIFE INS COMPANY	\$ 163,622	\$ 1,340,910	\$ 4,744,508	\$ 676,134,135	\$ 3,495,215,836	\$ 3,177,263,653	\$ 317,952,182
BANKERS FIDELITY LIFE INS CO	\$ 160,944	\$ 89,596	\$ 251,520	\$ 26,039,289	\$ 78,862,742	\$ 52,345,826	\$ 26,516,916
ACADEMY LIFE INSURANCE CO	\$ 159,937	\$ 191,780	\$ 352,755	\$ 42,614,377	\$ 284,078,504	\$ 253,384,757	\$ 30,693,748
RELIASTAR LIFE INSURANCE COMPANY	\$ 156,747	\$ 5,377,044	\$ 6,670,800	\$ 1,641,136,821	\$ 4,302,958,480	\$ 3,271,133,442	\$ 1,031,825,038
HARTFORD LIFE INSURANCE CO	\$ 136,323	\$ 58,565,813	\$ 58,885,025	\$ 7,540,291,599	\$ 16,977,870,657	\$ 15,536,476,663	\$ 1,441,393,994
HERITAGE LIFE INS CO	\$ 127,479	\$ 149,631	\$ 277,110	\$ (6,479,350)	\$ 142,044,849	\$ 99,042,551	\$ 43,002,296
UNIVERSAL LIFE INS CO	\$ 123,840	\$ 862,573	\$ 986,413	\$ 16,339,884	\$ 59,503,250	\$ 56,367,471	\$ 3,135,779
AMERICAN PIONEER LIFE INS CO	\$ 114,833	\$ 28,612	\$ 144,908	\$ 31,939,583	\$ 91,122,400	\$ 80,632,047	\$ 10,490,353

# Life and Health Companies Ranked by Arkansas Health Premiums

COMPANY NAME	AR HEALTH PREMIUMS	AR LIFE & ANNUITY PREMIUMS	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	\$ 90,842	\$ 376,359	\$ 467,201	\$ 40,850,035	\$ 524,262,877	\$ 479,793,983	\$ 44,468,894
ASSOCIATES FINANCIAL LIFE INS CO	\$ 89,207	\$ 179,947	\$ 269,154	\$ 216,790,860	\$ 1,085,203,655	\$ 702,575,128	\$ 382,628,527
WICHITA NATIONAL LIFE INS CO	\$ 88,136	\$ 491,245	\$ 579,381	\$ 5,616,577	\$ 15,640,878	\$ 9,316,045	\$ 6,324,834
UNITED HERITAGE MUTUAL LIFE INS CO	\$ 88,115	\$ 121,544	\$ 209,659	\$ 35,622,396	\$ 269,012,153	\$ 240,505,467	\$ 28,506,687
VULCAN LIFE INS CO	\$ 84,125	\$ 148,591	\$ 251,456	\$ 5,911,635	\$ 112,742,362	\$ 88,637,292	\$ 24,105,070
CHESAPEAKE LIFE INS CO	\$ 83,812	\$ 462	\$ 84,683	\$ 8,218,358	\$ 60,887,431	\$ 37,899,523	\$ 22,987,908
MASSACHUSETTS CASUALTY INS CO	\$ 82,825	\$ -	\$ 82,825	\$ 50,720,090	\$ 233,061,603	\$ 197,104,302	\$ 35,957,301
CAPITOL LIFE & ACCIDENT INS CO	\$ 82,451	\$ 639,251	\$ 721,702	\$ 577,066	\$ 1,296,762	\$ 707,667	\$ 589,095
VOYAGER LIFE INS CO	\$ 80,851	\$ 168,647	\$ 249,498	\$ 65,982,293	\$ 116,220,692	\$ 79,848,883	\$ 36,371,809
LIBERTY NATIONAL LIFE INS CO	\$ 80,692	\$ 588,855	\$ 669,796	\$ 498,356,452	\$ 3,249,682,632	\$ 2,895,787,940	\$ 353,894,692
MEDICO LIFE INS CO	\$ 78,958	\$ 1,134	\$ 80,092	\$ 32,712,964	\$ 119,198,457	\$ 107,231,268	\$ 11,967,188
CENTRAL SECURITY LIFE INS CO	\$ 78,186	\$ 392,715	\$ 473,058	\$ 6,848,652	\$ 91,514,440	\$ 85,475,131	\$ 6,039,309
ALL AMERICAN LIFE INS COMPANY	\$ 76,934	\$ 1,552,321	\$ 1,631,655	\$ 305,731,810	\$ 2,193,383,359	\$ 2,050,700,913	\$ 142,682,446
UNION LABOR LIFE INS CO	\$ 72,203	\$ 76,930	\$ 149,133	\$ 295,139,256	\$ 689,735,166	\$ 567,032,070	\$ 122,703,096
MID-SOUTH INS CO	\$ 71,514	\$ 167	\$ 71,681	\$ 76,180,416	\$ 67,940,248	\$ 34,454,518	\$ 33,485,730
VETERANS LIFE INS CO	\$ 71,043	\$ 1,823,726	\$ 1,894,769	\$ 120,224,782	\$ 667,048,313	\$ 212,012,229	\$ 455,036,084
COLONIAL PENN LIFE INS CO	\$ 70,375	\$ 1,116,790	\$ 1,187,165	\$ 151,185,895	\$ 1,016,928,901	\$ 959,411,535	\$ 57,517,366
TRUSTMARK INSURANCE CO (MUTUAL)	\$ 69,909	\$ 4,235,561	\$ 4,305,470	\$ 761,896,929	\$ 834,293,559	\$ 608,119,085	\$ 226,174,474
LAFAYETTE LIFE INSURANCE COMPANY	\$ 68,571	\$ 1,078,522	\$ 1,147,093	\$ 144,352,716	\$ 797,915,295	\$ 738,355,687	\$ 59,559,608
BALBOA LIFE INSURANCE CO	\$ 68,386	\$ 340,818	\$ 409,204	\$ 109,574,301	\$ 322,958,462	\$ 256,948,156	\$ 66,010,306
OHIO NATIONAL LIFE ASSURANCE CORP	\$ 67,184	\$ 801,808	\$ 900,992	\$ 167,313,296	\$ 843,805,173	\$ 744,903,526	\$ 98,901,647
GOLDEN SECURITY LIFE INS CO	\$ 62,787	\$ 4,852	\$ 67,639	\$ 8,277,823	\$ 9,936,717	\$ 3,365,384	\$ 6,571,333
COLUMBIAN MUTUAL LIFE INS CO	\$ 61,247	\$ 12,222	\$ 73,469	\$ 66,966,240	\$ 403,863,806	\$ 374,646,677	\$ 29,217,128
COUNTRY LIFE INSURANCE CO	\$ 60,893	\$ 249,273	\$ 310,166	\$ 391,362,251	\$ 3,133,233,182	\$ 2,488,667,694	\$ 64,555,488
OLD AMERICAN INS CO	\$ 60,132	\$ 2,462,375	\$ 2,522,507	\$ 81,882,758	\$ 215,698,749	\$ 189,183,057	\$ 26,515,692
TRANSAMERICA LIFE INS & ANNUITY CO	\$ 59,786	\$ 518,017	\$ 868,616	\$ 2,553,038,155	\$ 14,318,075,997	\$ 13,642,808,048	\$ 675,267,949
FREEDOM LIFE INS CO OF AMERICA	\$ 54,675	\$ -	\$ 54,675	\$ 12,724,595	\$ 25,141,686	\$ 13,152,952	\$ 11,988,734
PENN TREATY NETWORK AMERICA INS CO	\$ 54,304	\$ 21,060	\$ 75,364	\$ 172,656,752	\$ 258,769,370	\$ 195,910,128	\$ 62,859,242
SECURITY BENEFIT LIFE INSURANCE CO	\$ 52,778	\$ 908,440	\$ 2,109,610	\$ 721,178,392	\$ 2,458,458,999	\$ 2,076,454,285	\$ 382,004,714
LONDON LIFE REINSURANCE COMPANY	\$ 49,527	\$ -	\$ 49,527	\$ 175,963,160	\$ 294,928,765	\$ 251,048,089	\$ 43,880,676
NATIONAL LIFE INS COMPANY	\$ 47,693	\$ 2,368,099	\$ 2,415,792	\$ 519,427,589	\$ 5,835,583,620	\$ 5,511,919,622	\$ 342,614,042
MUTUAL TRUST LIFE INS COMPANY	\$ 44,176	\$ 265,812	\$ 309,988	\$ 102,408,795	\$ 848,083,503	\$ 774,099,406	\$ 73,984,097
AUTO CLUB LIFE INSURANCE	\$ 42,419	\$ 5,303	\$ 47,722	\$ 42,585,100	\$ 156,612,932	\$ 134,113,546	\$ 22,499,384
BENEFICIAL STANDARD LIFE INS CO	\$ 40,394	\$ 6,379	\$ 1,073,751	\$ 198,354,277	\$ 2,404,201,653	\$ 2,260,809,672	\$ 143,391,862
INVESTORS CONSOLIDATED INS CO INC	\$ 39,783	\$ 167	\$ 40,336	\$ 8,476,933	\$ 26,325,871	\$ 12,631,002	\$ 13,694,989
CITICORP LIFE INSURANCE CO	\$ 38,546	\$ 2,450	\$ 40,996	\$ 146,095,506	\$ 536,388,453	\$ 193,559,272	\$ 354,091,392
MUTUAL SERVICE LIFE INS COMPANY	\$ 37,980	\$ 5,721	\$ 43,701	\$ 57,325,695	\$ 372,194,194	\$ 346,080,765	\$ 26,113,429
CITIZENS INS CO OF AMERICA	\$ 37,093	\$ 74,058	\$ 111,151	\$ 52,028,175	\$ 175,418,154	\$ 153,449,405	\$ 21,968,751
MBL LIFE ASSURANCE CORP	\$ 36,282	\$ 458,575	\$ 494,857	\$ 213,937,038	\$ 11,803,209,056	\$ 11,293,429,661	\$ 591,251,553
COLUMBIA UNIVERSAL LIFE INS CO	\$ 35,121	\$ 141,020	\$ 296,351	\$ 43,175,950	\$ 366,239,887	\$ 340,830,364	\$ 25,409,523
PRIMERICA LIFE INSURANCE CO	\$ 34,511	\$ 6,866,052	\$ 6,977,261	\$ 896,109,490	\$ 3,432,593,580	\$ 2,316,491,787	\$ 1,116,101,793
INTER-STATE ASSURANCE COMPANY	\$ 34,105	\$ 364,666	\$ 1,028,067	\$ 235,397,858	\$ 1,308,704,689	\$ 1,230,380,959	\$ 78,323,730
NATIONAL GUARDIAN LIFE INS CO	\$ 33,739	\$ 18,597	\$ 52,336	\$ 59,452,917	\$ 741,942,690	\$ 660,950,787	\$ 80,991,902
NATIONAL FAMILY CARE LIFE INS CO	\$ 33,497	\$ 5,171	\$ 38,668	\$ 11,827,021	\$ 10,442,825	\$ 7,221,048	\$ 3,221,777
ZALE LIFE INS CO	\$ 33,167	\$ 40,719	\$ 73,886	\$ 1,814,203	\$ 11,985,055	\$ 3,905,794	\$ 8,079,291
RELIASTAR GROUP SECURITY L I C	\$ 32,898	\$ 552,328	\$ 637,667	\$ 255,062,441	\$ 1,738,437,102	\$ 1,576,438,005	\$ 168,589,686
UNIVERSAL UNDERWRITERS LIFE INS CO	\$ 32,371	\$ 238,790	\$ 271,161	\$ 68,029,878	\$ 253,125,835	\$ 179,127,581	\$ 73,998,252
FEDERAL HOME LIFE INS CO	\$ 30,488	\$ 134,840	\$ 169,228	\$ 140,832,244	\$ 2,094,748,012	\$ 1,854,010,278	\$ 240,737,734
PM GROUP LIFE INSURANCE CO	\$ 28,969	\$ 47,079	\$ 76,048	\$ 439,453,344	\$ 338,180,393	\$ 266,520,658	\$ 71,659,735
NATIONAL BENEFIT LIFE INS CO	\$ 28,913	\$ 197,055	\$ 225,968	\$ 88,987,634	\$ 441,493,504	\$ 313,007,192	\$ 128,486,312
PROVIDENT LIFE & CASUALTY INS CO	\$ 27,459	\$ 97,231	\$ 64,690	\$ 85,824,883	\$ 488,768,779	\$ 417,026,659	\$ 71,742,119
SHENANDOAH LIFE INSURANCE COMPANY	\$ 27,107	\$ 653,210	\$ 680,317	\$ 121,307,365	\$ 727,720,845	\$ 647,184,942	\$ 80,535,903
GREAT-WEST LIFE ASSURANCE CO	\$ 26,780	\$ 147,444	\$ 174,224	\$ (102,748,810)	\$ 1,474,530,394	\$ 818,434,700	\$ 656,095,694
CHUBB LIFE INS CO OF AMERICA	\$ 25,858	\$ 1,923,549	\$ 1,962,619	\$ 559,917,920	\$ 2,602,395,078	\$ 2,359,348,553	\$ 243,046,525
NATIONAL TRAVELERS LIFE INS COMPANY	\$ 24,605	\$ 7,165,818	\$ 7,190,423	\$ 92,124,237	\$ 483,072,098	\$ 430,013,249	\$ 53,058,849
AMERICAN LIFE INS CO OF NEW YORK	\$ 24,558	\$ 198,234	\$ 222,792	\$ 107,975,694	\$ 1,247,319,730	\$ 1,164,835,163	\$ 82,484,566
LYNDON LIFE INS CO	\$ 23,294	\$ 194,629	\$ 217,923	\$ (6,568,989)	\$ 137,879,606	\$ 87,974,352	\$ 49,905,254
CONTINENTAL LIFE INS CO	\$ 22,636	\$ 1,084	\$ 23,720	\$ 10,175,426	\$ 87,633,206	\$ 66,923,185	\$ 20,710,021
GUARANTEE RESERVE LIFE INS CO	\$ 21,353	\$ 967,266	\$ 988,619	\$ 93,560,645	\$ 226,588,091	\$ 173,624,430	\$ 52,963,661
UNIFIED LIFE INS CO	\$ 21,149	\$ 48,579	\$ 69,728	\$ 6,725,859	\$ 70,029,274	\$ 61,318,213	\$ 8,711,061
PROVIDENT MUTUAL LIFE INS COMPANY	\$ 20,989	\$ 715,963	\$ 861,466	\$ 809,697,118	\$ 3,782,370,267	\$ 3,411,170,885	\$ 374,385,879
WABASH LIFE INS CO	\$ 20,804	\$ 56,514	\$ 77,318	\$ 6,063,808	\$ 522,371,690	\$ 374,259,141	\$ 148,112,549
INDIANAPOLIS LIFE INSURANCE COMPANY	\$ 20,042	\$ 157,733	\$ 177,775	\$ 221,042,807	\$ 1,702,854,361	\$ 1,564,551,987	\$ 138,302,374
ENTERPRISE LIFE INS CO	\$ 19,498	\$ 16,772	\$ 36,270	\$ 13,417,644	\$ 38,591,458	\$ 31,274,205	\$ 7,317,254
CHRISTIAN FIDELITY LIFE INS CO	\$ 18,938	\$ 114,476	\$ 133,414	\$ 49,019,287	\$ 115,720,889	\$ 89,917,105	\$ 25,803,784
CROWN LIFE INS CO	\$ 17,722	\$ 472,087	\$ 489,809	\$ 299,101,375	\$ 2,170,794,487	\$ 2,104,123,808	\$ 66,670,679
FAMILY LIFE INS CO	\$ 16,017	\$ 286,016	\$ 302,033	\$ 46,796,554	\$ 137,415,622	\$ 107,028,669	\$ 30,386,953
UNITED SECURITY LIFE INS CO	\$ 15,466	\$ 157	\$ 15,623	\$ 3,470,449	\$ 4,564,840	\$ 2,434,859	\$ 2,129,981
MIC LIFE INSURANCE CORP	\$ 15,308	\$ (11,933)	\$ 3,375	\$ 41,348,652	\$ 81,830,471	\$ 45,434,495	\$ 36,395,975
IDEALIFE INSURANCE COMPANY	\$ 15,213	\$ 50,685	\$ 66,637	\$ 45,538,991	\$ 70,747,743	\$ 62,019,554	\$ 8,728,189
ALLAMERICA FINANCIAL LIFE & ANNUITY	\$ 14,063	\$ 10,258,278	\$ 10,382,111	\$ 2,597,694,557	\$ 1,871,303,909	\$ 1,561,651,693	\$ 309,652,467
INVESTORS LIFE INS CO OF IN	\$ 13,996	\$ 320,377	\$ 334,373	\$ 13,900,986	\$ 153,843,691	\$ 130,750,046	\$ 23,093,645
GUARANTEE LIFE INSURANCE COMPANY	\$ 12,901	\$ 1,451,917	\$ 1,464,818	\$ 282,498,665	\$ 1,171,217,992	\$ 1,064,267,808	\$ 106,950,185
CERTIFIED LIFE INS CO	\$ 12,239	\$ 5,375	\$ 17,642	\$ 9,836,939	\$ 68,501,280	\$ 51,538,753	\$ 16,962,527
MADISON NATIONAL LIFE INS CO INC	\$ 12,073	\$ 70,568	\$ 83,286	\$ 37,582,768	\$ 234,282,168	\$ 174,843,749	\$ 59,438,419
EBPLIFE INS CO	\$ 11,961	\$ 1,688	\$ 13,649	\$ 26,817,900	\$ 93,171,696	\$ 10,947,497	\$ 82,224,199
GUIDANT LIFE INSURANCE COMPANY	\$ 11,849	\$ 74,660	\$ 413,001	\$ 38,054,241	\$ 292,151,010	\$ 247,220,781	\$ 44,930,229
WASHINGTON NATIONAL INSURANCE CO	\$ 11,076	\$ 4,310,967	\$ 4,322,043	\$ 133,438,469	\$ 1,094,434,088	\$ 987,774,143	\$ 106,659,941
OXFORD LIFE INS CO	\$ 10,500	\$ 8,919	\$ 19,419	\$ 50,773,864	\$ 561,131,361	\$ 504,028,937	\$ 57,102,424
AMERICAN NETWORK INSURANCE COMPANY	\$ 10,307	\$ -	\$ 10,307	\$ 18,808,722	\$ 36,353,114	\$ 27,448,919	\$ 8,904,195
STANDARD INSURANCE COMPANY	\$ 9,590	\$ 2,891,497	\$ 3,467,586	\$ 1,050,325,918	\$ 4,041,336,076	\$ 3,739,177,163	\$ 302,158,912
MANUFACTURERS LIFE INS CO USA	\$ 8,702	\$ 5,645,995	\$ 5,754,368	\$ 2,373,767,271	\$ 14,414,299,205	\$ 13,080,821,467	\$ 1,363,492,252
CHEROKEE NATIONAL LIFE INS CO	\$ 8,233	\$ 115,683	\$ 123,916	\$ 26,789,599	\$ 37,750,361	\$ 32,049,003	\$ 5,701,358
AMERUS LIFE INSURANCE COMPANY	\$ 8,051	\$ 700,722	\$ 710,785	\$ 368,710,023	\$ 4,042,759,824	\$ 3,717,548,456	\$ 325,211,368
REPUBLIC-VANGUARD LIFE INS CO	\$ 7,803	\$ 17,317	\$ 25,120	\$ 84,183,061	\$ 769,577,094	\$ 731,841,840	\$ 37,735,253
PHILADELPHIA AMERICAN LIFE INS CO	\$ 7,457	\$ 17,233	\$ 24,690	\$ 13,170,619	\$ 33,534,667	\$ 24,793,692	\$ 8,740,975
SECURITY LIFE OF DENVER INS CO	\$ 7,323	\$ 1,933,965	\$ 1,941,288	\$ 1,096,563,074	\$ 4,552,681,102	\$ 4,216,472,604	\$ 336,208,498
RESOURCE LIFE INSURANCE COMPANY	\$ 7,145	\$ -	\$ 7,145	\$ 2,540,195	\$ 39,156,311	\$ 10,994,369	\$ 28,161,942



# Life and Health Companies Ranked by Arkansas Health Premiums

COMPANY NAME	AR HEALTH PREMIUMS	AR LIFE & ANNUITY PREMIUMS	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
NEW ENGLAND LIFE INSURANCE COMPANY	\$ 6,994	\$ 915,451	\$ 922,445	\$ 765,635,924	\$ 484,580,900	\$ 177,291,351	\$ 307,289,549
MOUNTAIN LIFE INS CO	\$ 6,321	\$ 220,811	\$ 227,132	\$ 4,703,622	\$ 13,906,486	\$ 9,861,087	\$ 4,045,399
STATE LIFE INSURANCE COMPANY	\$ 6,188	\$ 198,486	\$ 198,486	\$ 35,200,778	\$ 325,309,135	\$ 302,944,983	\$ 22,364,152
REASSURE AMERICA LIFE INS CO	\$ 6,114	\$ 1,735,916	\$ 2,055,225	\$ 24,678,884	\$ 689,664,352	\$ 644,100,050	\$ 45,564,302
HARTFORD LIFE & ANNUITY INS CO	\$ 6,029	\$ 46,718,382	\$ 46,893,948	\$ 2,277,890,359	\$ 2,058,053,157	\$ 1,686,252,820	\$ 371,800,937
SECURITY-CONNECTICUT LIFE INS CO	\$ 5,770	\$ 3,249,530	\$ 3,256,650	\$ 234,292,279	\$ 1,760,895,875	\$ 1,430,819,923	\$ 330,075,952
CITIZENS FIDELITY INS CO	\$ 5,441	\$ 3,120,354	\$ 3,562,946	\$ 4,438,793	\$ 33,189,952	\$ 27,357,279	\$ 5,832,673
AMERICAN MODERN LIFE INS CO	\$ 4,949	\$ 44,591	\$ 49,540	\$ 5,586,630	\$ 22,112,829	\$ 13,472,218	\$ 8,640,611
UNITED GENERAL LIFE INS CO	\$ 4,690	\$ -	\$ 4,690	\$ 1,782,745	\$ 6,001,851	\$ 2,852,488	\$ 3,149,363
LIFE & HEALTH INS CO OF AMERICA	\$ 4,643	\$ 3,542	\$ 9,200	\$ 10,666,729	\$ 31,215,404	\$ 25,886,739	\$ 5,328,665
CINCINNATI LIFE INS CO	\$ 4,642	\$ 287,572	\$ 292,214	\$ 91,527,413	\$ 984,204,244	\$ 664,006,122	\$ 320,198,123
COLORADO BANKERS LIFE INS CO	\$ 4,610	\$ 111,855	\$ 147,304	\$ 26,991,100	\$ 92,054,476	\$ 69,378,237	\$ 22,678,239
AAA LIFE INSURANCE CO	\$ 4,419	\$ 55,893	\$ 60,312	\$ 18,279,303	\$ 34,467,996	\$ 17,781,742	\$ 16,686,255
BCS LIFE INSURANCE COMPANY	\$ 4,313	\$ -	\$ 4,313	\$ 69,643,079	\$ 94,089,921	\$ 42,272,296	\$ 51,817,627
EMPLOYERS MODERN LIFE CO	\$ 4,200	\$ 120,852	\$ 182,790	\$ 26,277,765	\$ 170,892,692	\$ 144,429,205	\$ 26,463,487
HEALTH & LIFE INS CO OF AMERICA	\$ 3,851	\$ 1,250	\$ 5,101	\$ 2,521,837	\$ 7,306,817	\$ 3,345,621	\$ 3,961,196
CONNECTICUT NATIONAL LIFE INS CO	\$ 3,846	\$ 222,546	\$ 226,992	\$ 63,305,904	\$ 346,454,241	\$ 322,654,434	\$ 23,799,807
FRONTIER NATIONAL LIFE INS CO	\$ 3,540	\$ -	\$ 3,540	\$ 1,514,615	\$ 16,218,597	\$ 4,936,005	\$ 11,282,592
AMERICAN MEMORIAL LIFE INS CO	\$ 3,482	\$ 781,164	\$ 1,553,327	\$ 110,536,160	\$ 468,315,923	\$ 442,311,180	\$ 26,004,743
AMERICAN STATES LIFE INS CO	\$ 3,289	\$ 839,145	\$ 951,845	\$ 81,194,545	\$ 532,627,478	\$ 465,597,695	\$ 67,029,781
ANTHEM LIFE INSURANCE CO IN	\$ 2,691	\$ 88,798	\$ 91,489	\$ 55,078,164	\$ 75,549,060	\$ 33,843,492	\$ 41,705,568
AMERICAN FRANKLIN LIFE INS CO	\$ 2,641	\$ 145,031	\$ 147,672	\$ 93,125,372	\$ 37,071,347	\$ 19,344,729	\$ 17,226,618
PAN-AMERICAN LIFE INSURANCE CO	\$ 2,600	\$ 1,269,834	\$ 1,272,434	\$ 314,513,247	\$ 1,620,043,386	\$ 1,413,597,192	\$ 208,941,787
TRUSTMARK LIFE INS CO	\$ 2,576	\$ 5,198	\$ 7,774	\$ 117,772,055	\$ 548,227,956	\$ 501,215,931	\$ 47,012,025
SECURITY NATIONAL LIFE INSURANCE CO	\$ 2,403	\$ 95,643	\$ 98,091	\$ 8,799,234	\$ 97,162,847	\$ 85,373,232	\$ 11,789,615
CONSECO LIFE INSURANCE CO	\$ 2,248	\$ 738,635	\$ 933,193	\$ 224,035,887	\$ 1,713,878,047	\$ 1,608,412,153	\$ 105,465,894
MUTUAL LIFE INS COMPANY OF NEW YORK	\$ 2,230	\$ 3,269,596	\$ 2,736,009	\$ 1,003,006,731	\$ 9,937,118,533	\$ 9,112,423,588	\$ 835,437,845
GREAT SOUTHERN LIFE INS CO	\$ 2,179	\$ 1,196,294	\$ 4,103,787	\$ 216,025,974	\$ 1,058,707,582	\$ 929,987,572	\$ 128,720,010
NATIONAL FIDELITY LIFE INS CO	\$ 2,168	\$ 105,674	\$ 107,997	\$ 14,540,059	\$ 457,437,031	\$ 376,039,962	\$ 81,397,069
AMERITAS LIFE INS CORPORATION	\$ 2,125	\$ 754,789	\$ 757,360	\$ 420,205,075	\$ 1,713,779,365	\$ 1,402,971,668	\$ 311,295,823
AMERICAN INTERNATIONAL LIFE ASSURANCE CO	\$ 2,000	\$ 13,842	\$ 15,842	\$ 722,501,528	\$ 5,561,198,288	\$ 5,239,651,845	\$ 321,546,443
MEMBERS LIFE INSURANCE COMPANY	\$ 1,857	\$ 19,543	\$ 21,400	\$ 43,700,628	\$ 608,641,015	\$ 559,881,229	\$ 48,759,786
BENICORP INSURANCE CO	\$ 1,759	\$ 53	\$ 1,812	\$ 16,736,374	\$ 8,170,364	\$ 4,232,519	\$ 9,937,845
WEST COAST LIFE INS CO	\$ 1,679	\$ 1,582,766	\$ 1,584,495	\$ 149,711,513	\$ 845,871,102	\$ 766,302,032	\$ 79,569,070
INVESTORS LIFE INS CO NORTH AMERICA	\$ 1,573	\$ 379,026	\$ 417,133	\$ 46,917,421	\$ 642,137,356	\$ 574,246,328	\$ 73,932,359
PHOENIX HOME LIFE MUTUAL INS COMPANY	\$ 1,559	\$ 3,237,653	\$ 3,595,759	\$ 1,536,710,164	\$ 12,238,544,888	\$ 11,434,788,338	\$ 844,029,730
INVESTORS HERITAGE LIFE INS CO	\$ 1,526	\$ 35,176	\$ 42,403	\$ 45,169,632	\$ 204,335,630	\$ 190,635,607	\$ 13,700,023
NATIONAL FARMERS UNION LIFE INS CO	\$ 1,506	\$ 19,118	\$ 20,737	\$ 19,747,161	\$ 425,686,516	\$ 391,748,862	\$ 33,937,654
STARMOUNT LIFE INSURANCE COMPANY	\$ 1,489	\$ 69,219	\$ 70,708	\$ 2,486,240	\$ 4,656,819	\$ 1,528,488	\$ 3,128,331
SUN LIFE ASSURANCE COMPANY OF CANADA	\$ 1,478	\$ 4,665,073	\$ 4,666,551	\$ 1,209,461,488	\$ 5,342,648,040	\$ 5,068,035,829	\$ 274,612,211
LIFE INS CO OF THE SOUTHWEST	\$ 1,272	\$ 42,849	\$ 119,369	\$ 305,065,760	\$ 1,966,944,876	\$ 1,855,750,506	\$ 111,194,370
SIGNATURE LIFE INS CO OF AMERICA	\$ 1,199	\$ 60,768	\$ 257,073	\$ 235,217	\$ 5,255,288	\$ 4,973,590	\$ 281,698
PROVIDENT AMER LIFE & HLTH INS CO	\$ 1,173	\$ -	\$ 1,173	\$ 8,920,645	\$ 14,883,455	\$ 10,600,102	\$ 4,283,353
LINCOLN LIFE & CASUALTY CO	\$ 1,130	\$ 18,811	\$ 20,247	\$ 2,542,173	\$ 98,192,344	\$ 87,920,224	\$ 10,272,120
AMERICAN HEALTH & LIFE INS CO	\$ 1,065	\$ 46,222	\$ 47,287	\$ 150,452,630	\$ 738,347,046	\$ 606,624,866	\$ 131,722,181
OHIO LIFE INSURANCE CO	\$ 973	\$ 16,946	\$ 21,919	\$ 5,179	\$ 34,418,160	\$ 4,446,959	\$ 29,971,201
MID-CONTINENT LIFE INS CO	\$ 957	\$ 1,566,781	\$ 1,567,738	\$ 91,408,633	\$ 314,334,855	\$ 662,830,632	\$ (348,495,778)
PIONEER MUTUAL LIFE INS COMPANY	\$ 956	\$ 48,347	\$ 49,303	\$ 39,730,529	\$ 422,538,981	\$ 392,285,328	\$ 30,253,653
CENTRAL NATL LIFE INS CO OMAHA	\$ 925	\$ 35,066	\$ 35,891	\$ 208,489,236	\$ 614,126,483	\$ 446,472,268	\$ 167,654,215
SURETY LIFE INSURANCE COMPANY	\$ 862	\$ 612,508	\$ 615,396	\$ -	\$ 93,736,999	\$ 37,219,942	\$ 56,517,057
FIDELITY & GUARANTY LIFE INS CO	\$ 822	\$ 914,810	\$ 1,273,098	\$ 506,167,478	\$ 3,194,911,189	\$ 2,999,882,960	\$ 195,028,229
UNITED LIFE INS CO	\$ 745	\$ 1,755	\$ 2,500	\$ 118,798,360	\$ 551,656,996	\$ 498,562,178	\$ 53,094,818
GERMANTOWN LIFE INS CO	\$ 658	\$ 846	\$ 1,304	\$ 159,466	\$ 16,725,674	\$ 3,100,534	\$ 13,625,140
FARMERS NEW WORLD LIFE INS CO	\$ 625	\$ 7,452,303	\$ 7,565,258	\$ 509,205,471	\$ 3,974,775,988	\$ 3,187,138,623	\$ 787,637,365
UNITED LIFE & ANNUITY INS CO	\$ 594	\$ 7,845	\$ 488,590	\$ 123,402,096	\$ 1,382,185,423	\$ 1,276,779,946	\$ 105,405,477
EQUITABLE LIFE INS CO OF IOWA	\$ 529	\$ 204,327	\$ 7,815,737	\$ 1,156,477,820	\$ 3,484,735,106	\$ 2,837,112,927	\$ 647,622,178
PIERCE NATIONAL LIFE INS CO	\$ 443	\$ 1,262,114	\$ 1,262,557	\$ 121,128,000	\$ 812,900,265	\$ 750,327,464	\$ 62,572,801
AMERICAN TREND LIFE INSURANCE CO	\$ 417	\$ 1,397	\$ 1,814	\$ 1,080,894	\$ 3,501,187	\$ 2,046,374	\$ 1,454,813
WISCONSIN NATIONAL LIFE INS CO	\$ 409	\$ 116,406	\$ 117,815	\$ 140,845,907	\$ 657,704,179	\$ 610,480,204	\$ 47,223,974
FIRST CONTINENTAL LIFE & ACCIDENT	\$ 379	\$ 23,153	\$ 23,532	\$ 23,087,853	\$ 11,380,489	\$ 7,378,476	\$ 4,002,016
AUSA LIFE INSURANCE COMPANY INC	\$ 350	\$ 60,429,133	\$ 60,468,021	\$ 1,240,743,081	\$ 4,499,417,479	\$ 4,315,025,113	\$ 206,121,193
GREAT AMERICAN LIFE INS COMPANY	\$ 323	\$ 310,215	\$ 336,915	\$ 435,597,391	\$ 5,917,485,170	\$ 5,600,481,008	\$ 317,004,162
OLD UNITED LIFE INS CO	\$ 277	\$ 2,551	\$ 2,828	\$ 6,935,207	\$ 44,912,553	\$ 21,106,881	\$ 23,805,666
GUARANTY NATIONAL LIFE INS CO	\$ 274	\$ 5,160	\$ 5,434	\$ 503,645	\$ 9,561,357	\$ 3,102,768	\$ 6,458,589
BANNER LIFE INSURANCE CO	\$ 273	\$ 541,165	\$ 555,151	\$ 69,360,401	\$ 816,229,192	\$ 660,882,956	\$ 155,346,236
HUMANA INSURANCE COMPANY	\$ 252	\$ 107	\$ 359	\$ 281,326,453	\$ 110,411,582	\$ 62,818,693	\$ 47,592,889
VALLEY FORGE LIFE INSURANCE CO	\$ 250	\$ 5,874,567	\$ 5,925,400	\$ 369,992,496	\$ 686,905,508	\$ 561,568,418	\$ 125,337,090
NORTH AMERICAN CO LIFE & HLTH INS	\$ 228	\$ 2,003,565	\$ 2,009,660	\$ 140,935,839	\$ 1,577,371,580	\$ 1,402,123,278	\$ 175,248,302
FIRST PYRAMID LIFE INS CO OF AMER	\$ 210	\$ 331	\$ 541	\$ 5,043,467	\$ 15,916,181	\$ 7,148,834	\$ 8,767,347
AMERICAN INTERNATL LIFE ASR CO NY	\$ 181	\$ 13,661	\$ 15,842	\$ 722,501,528	\$ 5,561,198,288	\$ 5,239,651,845	\$ 321,546,443
OHIO STATE LIFE INSURANCE CO	\$ 180	\$ 2,086,236	\$ 2,086,416	\$ 22,461,660	\$ 134,701,680	\$ 16,750,672	\$ 117,951,008
COLUMBUS LIFE INS CO	\$ 158	\$ 362,897	\$ 364,255	\$ 159,235,250	\$ 1,917,102,628	\$ 1,690,153,715	\$ 226,948,913
FRANKLIN AMERICAN LIFE INS CO	\$ 143	\$ 7,034	\$ 7,756	\$ 10,317,963	\$ 60,917,225	\$ 48,972,721	\$ 11,944,504
PENN MUTUAL LIFE INS COMPANY	\$ 142	\$ 4,491,299	\$ 8,330,848	\$ 584,028,440	\$ 5,496,996,412	\$ 5,061,131,925	\$ 435,861,487
CAPITAL SECURITY LIFE INSURANCE CO	\$ 135	\$ 2,610	\$ 2,745	\$ 58,945,531	\$ 312,083,740	\$ 279,250,135	\$ 32,843,604
AMERICAN MERCHANTS LIFE INS CO	\$ 129	\$ 14,184	\$ 14,313	\$ 9,762,024	\$ 118,645,990	\$ 108,888,100	\$ 9,757,890
UNITED FAMILY LIFE INS CO	\$ 109	\$ 164,659	\$ 208,787	\$ 149,583,281	\$ 807,713,806	\$ 744,402,644	\$ 63,311,163
FIRST COLONY LIFE INS CO	\$ 93	\$ 3,371,556	\$ 4,444,763	\$ 1,106,470,626	\$ 10,026,020,719	\$ 9,214,771,454	\$ 811,249,265
STATE MUTUAL INSURANCE COMPANY	\$ 80	\$ 127,273	\$ 127,353	\$ 40,949,602	\$ 253,103,287	\$ 239,893,562	\$ 13,209,725
MONITOR LIFE INS CO OF NEW YORK	\$ 78	\$ 8,100	\$ 8,178	\$ 1,630,773	\$ 28,867,891	\$ 23,093,950	\$ 5,773,940
UNITED LIBERTY LIFE INS CO	\$ 60	\$ 1,938	\$ 1,998	\$ 4,440,793	\$ 40,254,667	\$ 36,815,811	\$ 3,438,856
SECURITY MUTUAL LIFE INS CO OF NEW YORK	\$ 50	\$ 77,714	\$ 78,357	\$ 210,483,166	\$ 1,360,946,023	\$ 1,286,378,737	\$ 74,567,286
MIDLAND NATIONAL LIFE INS CO	\$ 38	\$ 2,429,328	\$ 2,566,032	\$ 448,249,071	\$ 3,481,058,190	\$ 3,158,050,739	\$ 323,007,450
TRANSAMERICA ASSURANCE COMPANY	\$ 28	\$ 580,269	\$ 580,297	\$ 115,485,461	\$ 492,603,366	\$ 460,384,482	\$ 32,218,883
ADVANCE INSURANCE CO	\$ 24	\$ 364	\$ 388	\$ 7,593,065	\$ 18,673,833	\$ 3,734,872	\$ 14,938,961
RUSHMORE NATIONAL LIFE INS CO	\$ 10	\$ 2,845	\$ 2,855	\$ 1,783,386	\$ 69,592,317	\$ 60,187,448	\$ 8,404,869

## *Health Maintenance Organizations Ranked by Arkansas Premiums*

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	ASSETS	LIABILITIES	CAPITAL & SURPLUS
HMO PARTNERS DBA HMO AR HEALTH ADVANTAGE	\$ 191,032,626.00	\$ 191,032,626.00	\$ 47,874,239.00	\$ 40,531,239.00	\$ 7,343,000.00
UNITED HEALTHCARE OF AR INC	52,457,769.00	52,457,769.00	15,362,834.00	9,392,569.00	4,998,965.00
HEALTHSOURCE ARKANSAS INC	\$ 51,383,072.00	\$ 51,383,072.00	\$ 12,643,501.00	\$ 11,349,723.00	\$ 1,293,778.00
AMERICAN HEALTH CARE PROVIDERS, INC	22,700,821.00	119,962,273.00	26,065,319.00	20,298,454.00	4,055,355.00
PRUDENTIAL HEALTH CARE PLAN, INC.	\$ 21,267,626.00	\$ 2,752,795,466.00	\$ 710,639,581.00	\$ 586,891,899.00	\$ 123,747,682.00
DELTA DENTAL PLAN OF ARKANSAS	20,998,959.00	20,998,959.00	12,487,261.00	3,526,120.00	8,961,141.00
QCA HEALTH PLAN INC	\$ 2,920,380.00	\$ 2,920,380.00	\$ 5,158,688.00	\$ 1,162,731.00	\$ 3,849,363.00
AMERICAN DENTAL PROVIDERS OF AR, INC.	879,502.00	879,502.00	797,387.00	395,805.00	401,582.00
DENTICARE OF ARKANSAS, INC.	\$ 389,551.00	\$ 389,551.00	\$ 363,928.00	\$ 75,152.00	\$ 267,467.00
TRIPOINT HEALTH PLAN, INC.	-	6,396,181.00	3,702,530.00	1,741,374.00	1,207,200.00
MERCY HEALTH PLAN OF MO, INC.	\$ -	\$ 116,347,758.00	\$ 29,568,299.00	\$ 23,387,391.00	\$ 5,557,297.00
HEALTHWISE OF ARKANSAS, INC.	-	-	1,036,846.00	39,779.00	997,067.00

# Fraternal Organizations, Farmers Mutual Aid Associations and Title Companies Ranked by Arkansas Premiums

## FRATERNAL ORGANIZATIONS:

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
WOODMEN OF THE WORLD LIFE INS SOC	\$ 11,769,678.00	\$ 427,620,149.00	\$ 4,530,850,175.00	\$ 4,095,479,787.00	\$ 435,370,388.00
MODERN WOODMEN OF AMERICA	11,533,638.00	348,044,938.00	3,816,269,023.00	3,306,160,782.00	510,108,241.00
AID ASSOCIATION FOR LUTHERANS	\$ 9,823,762.00	\$ 1,465,299,247.00	\$ 17,149,818,000.00	\$ 15,769,337,887.00	\$ 1,380,480,113.00
LUTHERAN BROTHERHOOD	4,055,349.00	1,329,591,973.00	11,281,072,179.00	10,260,440,591.00	1,020,631,586.00
KNIGHTS OF COLUMBUS	\$ 1,574,859.00	\$ 734,365,589.00	\$ 6,920,826,605.00	\$ 5,956,171,349.00	\$ 964,655,256.00
INDEPENDENT ORDER OF FORESTERS USBR	766,986.00	161,187,081.00	2,614,525,588.00	2,295,821,596.00	318,703,992.00
CATHOLIC KNIGHTS OF AMERICA	\$ 512,590.00	\$ 3,262,490.00	\$ 46,569,454.00	\$ 43,674,188.00	\$ 2,895,266.00
ORDER OF THE UNITED COML TRAV OF AM	152,489.00	64,940,699.00	44,908,602.00	39,953,864.00	4,954,738.00
WOODMEN OF THE WORLD ASSOC	\$ 32,633.00	\$ 5,864,502.00	\$ 61,318,475.00	\$ 53,957,520.00	\$ 7,360,955.00
ROYAL NEIGHBORS OF AMERICA	20,678.00	20,200,689.00	567,340,717.00	406,781,000.00	160,559,717.00
BAPTIST LIFE ASSOCIATION	\$ 5,280.00	\$ 1,736,075.00	\$ 18,443,161.00	\$ 17,653,156.00	\$ 790,005.00
TRAVELERS PROTECTIVE ASN OF AMERICA	1,408.00	1,533,364.00	14,054,534.00	1,938,806.00	12,115,728.00
NATIONAL FRATERNAL SOC OF THE DEAF	1,263.00	248,162.00	7,822,086.00	7,566,616.00	255,472.00
WOMANS LIFE INSURANCE SOCIETY	1,068.00	6,612,034.00	142,646,468.00	111,647,265.00	30,999,203.00
DEGREE OF HONOR PROTECTIVE ASSOC	\$ 236.00	\$ 17,251,807.00	\$ 100,390,425.00	\$ 91,369,564.00	\$ 9,020,861.00
POLISH ROMAN CATHOLIC UNION OF AMER	213.00	3,982,784.00	91,391,092.00	73,439,979.00	17,951,113.00
POLISH NATIONAL ALLIANCE US OF NA	\$ 150.00	\$ 15,694,480.00	\$ 312,646,527.00	\$ 276,324,360.00	\$ 36,322,167.00

## FARMERS MUTUAL AID ASSOCIATIONS:

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
FARMERS UNION MUTUAL INS CO	\$ 3,097,479.00	\$ 3,097,479.00	\$ 7,963,132.00	\$ 2,085,230.00	\$ 5,891,207.00
HOME MUTUAL FIRE INS CO	2,456,832.00	2,456,832.00	1,034,825.00	188,182.00	846,643.00
FARMERS MUTUAL INS COMPANY	\$ 2,304,367.00	\$ 2,340,367.00	\$ 6,591,843.00	\$ 1,119,655.00	\$ 5,472,188.00
FARMERS MUTUAL INS CO, ROGERS	674,970.00	674,970.00	3,372,742.00	314,900.00	3,057,842.00
FARM & HOME MUTUAL INS CO	\$ 559,133.00	\$ 559,133.00	\$ 329,365.00	\$ 25,706.00	\$ 303,659.00
FARMERS FIRE INS COMPANY	512,574.00	512,574.00	3,644,107.00	395,728.00	3,248,829.00
FARMERS MUTUAL FIRE INS CO	\$ 447,197.00	\$ 447,197.00	\$ 1,295,578.00	\$ 54,829.00	\$ 1,240,749.00
WASHINGTON COUNTY FARMERS MUTUAL	366,690.00	366,690.00	815,067.00	282,763.00	7,867,304.00
FARMERS PROTECTIVE INS CO	\$ 269,565.00	\$ 269,565.00	\$ 761,895.00	\$ 5,464.00	\$ 756,431.00
NW ARK. FARMERS MUTUAL TORNADO	167,686.00	167,686.00	8,228,730.00	117,793.00	8,170,937.00
FARMERS MUTUAL INS CO OF L.R.	\$ 39,070.00	\$ 39,070.00	\$ 534,421.00	\$ -	\$ 534,421.00
LOGAN COUNTY FARMERS MUTUAL AID	19,989.18	19,989.18	1,281,433.62		1,281,433.62
FARMERS MUTUAL AID, FORT SMITH	\$ 16,715.56	\$ 16,715.56	\$ 243,942.16	\$ -	\$ 243,942.16
GREEN & CLAY COUNTY FARMERS MUTUAL	-	-			

## TITLE COMPANIES:

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
CHICAGO TITLE INSURANCE CO	\$ 3,939,914.00	\$ 13,184,526.00	\$ 535,085,364.00	\$ 405,463,194.00	\$ 131,622,170.00
LAWYERS TITLE INS CORP	3,711,949.00	14,032,824.00	387,587,306.00	223,211,707.00	169,687,284.00
FIRST AMERICAN TITLE INS CO	\$ 3,520,826.00	\$ 12,528,967.00	\$ 540,308,244.00	\$ 330,010,953.00	\$ 270,297,293.00
ARKANSAS TITLE INSURANCE CO	3,378,302.00	133,102.00	2,428,386.00	1,222,358.00	1,306,028.00
OLD REPUBLIC NATIONAL TITLE INS CO	\$ 1,316,032.00	\$ 6,471,249.00	\$ 242,514,949.00	\$ 155,637,929.00	\$ 88,403,454.00
COMMONWEALTH LAND TITLE INS CO	1,131,056.00	13,511,833.00	444,230,027.00	308,883,220.00	136,996,113.00
STEWART TITLE GUARANTY CO	\$ 1,010,293.00	\$ 8,961,351.00	\$ 312,816,208.00	\$ 167,634,688.00	\$ 153,681,520.00
UNITED GENERAL TITLE INS CO	657,615.00	872,317.00	17,319,821.00	10,800,703.00	8,529,119.00
TICOR TITLE INSURANCE COMPANY	\$ 256,043.00	\$ 1,799,699.00	\$ 186,546,953.00	\$ 111,723,828.00	\$ 104,823,126.00
FIDELITY NATIONAL TITLE INS CO TN	242,201.00	1,090,116.00	14,628,880.00	8,590,640.00	7,538,240.00
TRANSNATION TITLE INS CO	\$ 202,492.00	\$ 2,947,271.00	\$ 123,730,515.00	\$ 58,127,956.00	\$ 75,602,559.00
COLUMBIAN NATIONAL TITLE INS CO	143,571.00	56,626.00	4,719,283.00	3,144,697.00	1,974,586.00
AVIATION TITLE INS COMPANY	\$ 138,947.00	\$ 138,947.00	\$ 328,291.00	\$ 38,117.00	\$ 390,174.00
SECURITY UNION TITLE INS CO	80,577.00	2,553,005.00	85,623,581.00	38,073,269.00	77,800,312.00
AMERICAN PIONEER TITLE INS CO	\$ 5,783.00	\$ 448,445.00	\$ 34,850,991.00	\$ 19,625,765.00	\$ 16,725,226.00
TITLE INSURANCE CO OF AMERICA		32,166.00	12,507,353.00	3,946,088.00	10,061,265.00
INVESTORS TITLE INS CO	\$ -	\$ 3,495,389.00	\$ 34,596,140.00	\$ 15,816,161.00	\$ 20,779,979.00
MISSISSIPPI VALLEY TITLE INS CO		280,094.00	21,924,680.00	16,624,827.00	5,799,951.00
NATIONAL TITLE INS OF NY INC	\$ -	\$ -	\$ 8,594,754.00	\$ 6,676,379.00	\$ 2,895,633.00
NATIONS TITLE INSURANCE COMPANY	(2,917.00)	-	32,294,707.00	28,549,622.00	5,292,234.00